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THE STEWARDSHIP LIFE

KARL KRETZSCHMAR

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The Stewardship Life



By
KARL KRETZSCHMAR



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TO A LOVING AND BELOVED
MOTHER,

WHO, WITHOUT BEING CONSCIOUS OF
IT, HAS BEEN TO HER CHILDREN A
MODEL OF SIMPLE AND UNSELFISH
STEWARDSHIP, THIS LITTLE VOLUME
IS AFFECTIONATELY DEDICATED BY

THE AUTHOR.

Preface.

There has for some time been a demand in our circles for more literature on Christian stewardship. The present studies, though prompted by a desire to meet this demand, will not really satisfy it; they will rather, it is hoped, stimulate, direct, and deepen it. As the real meaning of stewardship begins to unfold itself to the Christian mind, so will the need of instruction and guidance on this important subject increase and cause a flow of literature designed to meet its every phase. If these studies help the reader to grasp some of the true import of Christian stewardship and to understand its basic principles, the author will consider himself amply rewarded for his efforts. The subject itself in its entirety is much too high and wide and deep to be treated exhaustively in so small a compass as this little volume affords.

It should be borne in mind that it is not the purpose of these studies merely to present a plan or outline for effective "money-getting" or to mobilize a campaign for a large debt-covering fund in the Church. The giving of money is really only one of the fruits on the tree of Christian stewardship, even as "going after the money" will become only an incident when once the stewardship life of Christian

people has been stimulated to normal vigor and fruitfulness.

As for periodic special "drives" for funds needed in church-work, especially if necessitated by deficits in the treasuries of the Church, these are mere makeshifts. They usually involve an admission that stewardship has failed. The more frequently they are resorted to, the less effective they are bound to become. In fact, all difficulties in financing the activities of the kingdom of God are only symptoms of an organic and often serious derangement in the "body ecclesiastic"; they always go with delinquencies in other fields of Christian endeavor; they indicate a decline, sometimes alarming, in the temperature of Christian sanctification. This being so, the remedies resorted to must be applied, not to the symptoms, but to the source of the trouble.

A treatise on stewardship, therefore, to be really worth while, must spread out over the whole field of Christian service and activity. After all, stewardship is only another term for sanctification and hence does not merely apply to giving, but to every phase of Christian living. Let us build up and stimulate the sanctified life of Christian people, and church finances can well be left to take care of themselves.

Fort Smith, Ark.

K. K.

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I. By Way of Introduction.

A noted traveler and lecturer recently, in one of his addresses, drew a comparison between Christianity and other religious systems with which he had come in contact. "At no time," said he, "does the superior excellence and all-conquering power of Christianity stand out more strongly than when placed in contrast with heathen religions and with conditions in heathen lands.

"But," he went on, "here is something that will cause you to do some serious thinking: The religions of heathen people, in almost every instance, apparently mean much more to those who profess and support them than does the Christian religion to many professing Christians. Millions of Hindus, Moslems, and Buddhists are what they are so devotedly, even fanatically, that the stranger cannot help but see and hear, and be impressed with, the evident

sincerity of their profession, while the majority of so-called Christians say and do very little which impresses the observer with the strength of their convictions and the fulness of their faith.

"I have seen massed gatherings of thousands of Hindus in India," the speaker went on, "who were apparently ready to do anything, go anywhere, suffer anything, sacrifice even their lives, for a religion which to an enlightened Christian is utter folly and which even to its devotees must be wholly unsatisfying. I have beheld great throngs of idol-worshippers at a Mohammedan festival so charged with religious fervor that the strength of their devotion rendered them almost wholly indifferent to every other interest in life. But I have yet to see numbers of Christians with a similar zeal, devotion, and willingness of consecration to their faith.

"I do not claim," he added, "that such Christians no longer exist, but I do maintain that they are not easy to find; I have

never seen them in masses. A chance visitor from some heathen country might travel across our whole land and not meet with a single one, while without question he would meet many who in their actions deny whatever Christian profession they may happen to make with their lips. Knowing the religious zeal of his own people, he could not otherwise but note the striking contrast as he sees 'Christian' America apparently so largely unchristian.

"I am a Christian myself," continued the lecturer, "but I have begun to fear that there is no longer any warmth and power in the Christian religion as it is practised to-day, or if that is saying too much, there is some sinister influence at work keeping millions of Christian people from publicly acknowledging their faith, putting their profession into practise, and consecrating their lives to the service of their God. There is no question, something is seriously wrong in our religious life, and unless we all join in earnest efforts to im-

prove the situation, it will not be well with Christianity."

After the close of the lecture a well-known minister of the Gospel who had been present discussed the statements here quoted with a friend. "I agree with the speaker, at least in part," said he. "The Church seems to have become a salt that has lost its savor; its light is not shining as brightly as it once did. If paganism is dead, Christianity seems to be dying in many sections of our country and its churches."

"Where do you think the trouble is?" asked the friend.

"I feel," was the answer, "that we have been getting away from God and the eternal realities. Many of us have forgotten the fact that we are not our own and that 'none of us liveth to himself'; in other words, we have fallen out of touch with our divine Lord and Master, are leading selfish lives, and are unfaithful in our stewardship."

The remarks of the lecturer, together with the comment just noted, compel attention and are of a nature to arouse discussion. Are conditions in Christianity as alarming as these observers seem to find them? Have earnestness, devotion, and the spirit of consecration really gone out of the lives of Christian people? Would an intelligent and observant Hindu, after traveling about in "Christian" America, be justified in declaring to his own people: "There is nothing worth while in Christianity. American Christians rarely talk about their faith and, in proportion to their capacities and their means, really do very little for their churches. Not many of them would give up their lives for their religion. Why, the masses visit the 'movies' oftener than they attend services in their churches; they spend much more for automobiles and even for tobacco than they do for religious activities. America is wealthy, and the Christian people, too, are very prosperous; but the churches

never have enough money for their work, and most of them are deeply in debt. Why should we give up our own religion in exchange for a Christianity like that?"

If we heard any one make statements of that nature, would we permit them to stand? If not, what arguments and facts could we marshal in an endeavor to refute the censure of our critic?

Let us face the situation honestly and frankly, make whatever admissions may become necessary. Just what place in our lives does our faith occupy? What does our Church mean to us when we compare it with home, friends, business, ambition, or pleasure?

We are still Christians, we argue, because we appreciate what we are getting out of our connection with Christianity and the Church. Very well. But what price are we willing to pay for the privilege of keeping what we have? What are we putting into our church-membership? What are we really doing for God? How

much time, strength, and money are we willing to invest in the kingdom of God? How far are we willing to go in bringing sacrifices for the causes of the Church? How much or how little would it take to induce us to become indifferent to our faith and to break with our Church? And if Christian life is stewardship, as has already been indicated, what kind of stewards are we? Are we really *living* for God? Can we truthfully say that our Christianity means much more to us than Mohammedanism means to the Moslems? The answers which an honest conscience will compel most of us to give to these questions will show us how far we are from being what we ought to be and how much in need, therefore, we are of instruction on the essentials of Christian stewardship.

II. Stewardship — What Is It?

A certain tenant farmer had, in addition to a small parcel of land which he owned himself, undertaken to cultivate some acreage for a neighboring landlord. A friend passing by on the highway one day remarked to the farmer, "I see you are taking much better care of the land you rented than of that which you own. That seems strange to me."

"There is nothing strange in that," rejoined the other. "For one thing, I cannot take care of both parcels of ground equally well. I regret that this is so, but I cannot change it. If, now, I give less attention to my own little farm, I am responsible only to myself, while, if I neglect the rented land, I have not only my conscience to face, but my landlord as well. For another thing, the returns from the rented parcel are much greater than those from my own acres. As a matter of fact, my landlord does better by me for serving him well than I can do by serving myself."

Is there a stewardship lesson in this parable? Stop and think.

What, really, is this stewardship of which mention is so frequently made in church circles to-day?

The answer will show that we are dealing with one of the most vital phases of practical Christianity.

The word "steward" is generally defined as being "a man employed to manage domestic affairs, one who is in temporary charge of the departments, possessions, and functions of a household." Joseph was a steward in the house of Potiphar. Gen. 39, 1—6. Jesus speaks of an unfaithful steward in Luke 16.

Stewards under God are those whom God has put in temporary charge of certain of His affairs, to whom He has entrusted certain of His goods, whom He employs in certain of His activities and holds responsible for the performance of certain duties.

However, Christian stewardship in the
Stewardship

real sense of the term is not merely a temporary physical relationship existing between God and man; it is rather a way of life. It is the inevitable and unchangeable state or condition of dependency into which every human being is born and in which he remains as long as he lives. It characterizes man not merely in what he does or should do, but rather in what he is.

- Since, moreover, God, in all His dealings with men, "looketh upon the heart," true stewardship is primarily a state of the conscious inward being. It is the inner attitude of one whose will and emotions are under subjection to superior control, who knows and feels himself to be a bond-servant under God, entrusted with responsibilities the consciousness of which is always with him; not privileged to come and go as he pleases, but bound in his actions by the will and purpose of his Lord; aware always of his dependence and of his Master's right to call him to account at any time; determined also to do his duty

and to give the best he has in the service of his God, in full and glad agreement always with the divine will which governs his life.

It is this condition of the heart from which all concrete stewardship activities must flow, without which, in fact, there can be no acceptable stewardship practise at all.

There is also in true stewardship a proper inward attitude toward the goods which one is employed to administer. A faithful steward is conscious of an intimate relation between himself and the affairs given into his charge; but he never thinks of considering as his own the possessions of his Lord. Not only does he conscientiously distinguish between his personal property and his Lord's goods, but the latter are to him even more sacred and inviolable than the former. If in an emergency it becomes a question of losing either of the two, he does not hesitate in his choice. His Master's possessions must

be saved by all means, regardless of the possible loss of his own goods. One who disregards these considerations is, to this extent at least, an unfaithful steward. Luke 12, 45. 46; 16, 1. 2.

These paragraphs on the inward stewardship attitude and state of mind are the premise on which all conclusions as to stewardship practise are built up. Unless this premise is accepted, true Christian stewardship will never be fully understood or faithfully practised.

The *conduct* of a good steward corresponds to, and issues from, his state of mind and inward attitude. A faithful steward disposes of his person and his faculties, of his time and his doings, in agreement with the obligations of his position. He does not think of misusing the possessions of his Lord for his own personal and selfish ends; much less does he claim the right to dissipate and waste them. He will not permit any one else to interfere with his stewardship duties

and will faithfully defend the goods entrusted to him against the designs and attacks of evil men.

In all this he is not conscious of any outstanding merit, nor may he consider himself deserving of a particular reward. To be a good servant is every steward's plain duty, as he well knows. Nothing more than faithfulness may be expected of him, but also nothing less than that will do. Self-praise and reward-seeking are contrary to the very spirit of stewardship and are never found in good stewards. "So likewise ye," said Jesus, Luke 17, 10, "when ye shall have done all those things which are commanded you, say, We are unprofitable servants; we have done what was our duty to do."

It is this definition of stewardship which properly and fully describes what should be the relation of man to his God; it is the plan of existence according to which every human being ought to shape his life and conduct.

Does this apply also to one who either is not conscious of this relation or who refuses to accept the principle thereof? It does. Whether he recognizes the fact or not, whether or not he is willing to agree to the arrangement, man is, and always will remain, a trustee under God. He is in no sense his own master; he can in no respect do as he pleases; he really owns nothing of that which he has. The regulations which govern his life and conduct are not of his making, nor can he do anything to change them. He can, if he insists, violate the laws and rules of his stewardship, he can refuse submission and obedience, he can even utterly waste his Master's goods, as millions of unfaithful stewards have done and are doing to-day; but he cannot escape the consequences of his acts, nor can he save himself from the final accounting. It may gall him to know that he is but a subordinate, he may resent any interference with his alleged independence; but his "kicking against the pricks"

will only make his present position the more difficult and add to his future troubles. If he is wise, he will accept the situation and adjust his life to the duties of his stewardship; for refusal of obedience will not nullify his obligations, but only turn his Lord against him and cause his own undoing, whereas the more fully his will conforms to that of his Master, the happier he will be, and the greater will be the measure of the blessings he will enjoy.

Regardless, therefore, of who we are and what our position happens to be in this temporal life, — pastor or flock, leaders or followers, rich or poor, employer or employee, lord or subject, believers or unbelievers, — we are all stewards and shall not be anything else as long as this mortal existence continues.

Acquaintance with, and acceptance of, the principles of stewardship is distinctly a Christian characteristic. In no other religion is the true God really known;

hence no heathen religion can be fully aware of the nature of man's relation to his God or develop a program of true stewardship. It is only when one has had his heart renewed and his mind enlightened through the regenerating power of his faith in Jesus as his Savior that he realizes his utter dependence on God and willingly accepts his position as a steward of all he has.

Leave the doctrine of stewardship out of Christian teaching, and you deprive that teaching of an essential element. Ignore the obligations of stewardship in your life, and you will inevitably cease being a Christian. Only Christians can be good stewards; and all Christians are good stewards.

Are the principles of Christian stewardship known and practised to-day as they once were?

III. Stewardship of Long Ago.

A tourist once came to a city presenting a strange and unbeautiful contrast. The homes looked pretentious and costly enough, inviting; in fact, they were well kept. But the streets, parks, and community buildings were neglected, dilapidated and run down.

An aged resident thus explained the situation. "Years ago," said he, "conditions were different. Our people all were interested in the city as a whole. They worked for it, gave money for it, and did all they could to make it a good place to live in. At that time our town was a sight worth going far to see. The streets were parkways, the public buildings were in splendid repair and stood in beautiful surroundings, the parks were well-kept and delightful places, the homes, though still modest and unpretentious, shone in the glory reflected from the general good looks of the city. Everybody praised our com-

munity, and we were proud to be a part of it.

"But things are no longer as they once were. Everybody now thinks only of himself. The people take little or no interest in the city as a whole. There is no community spirit. Nobody wants to give or work for the common good. Everybody tries to outwit the tax collector. The city treasury is always empty. The ragged look of things mars even the beauty of the homes and gives the whole city a shabby appearance. No one likes to come here any more, and we have a poor reputation all over the State. If things are ever to be better, our people, who are all wealthier to-day than they ever were, will again have to learn to live more for the community than they do for themselves."

Apply this parable to the situation in the Church and to the lives of many Christians. Is there not everywhere a growing concern for the temporal personal life and its affairs and a declining interest in the

things of the kingdom of God? Does it not seem that many of us have come to think that we can do as we please with our lives, that we are owners and not merely stewards? Are not too many of us with might and main "running to our own houses" while the Lord's house is falling into decay? Hag. 1, 9. Are not our personal bank balances increasing while the deficits in the Lord's treasuries are growing to alarming proportions?

It was not always so.

There was a time when most surprising developments were to be seen in the lives of those who accepted Jesus Christ as their Savior and decided to follow Him as their Master and Savior. Common laborers forsook their trades and forgot about their daily bread, Luke 5, 11; business men left their commercial pursuits or, unsolicited, gave away their accumulated wealth, Matt. 9, 9; Luke 19, 8; intellectual leaders were willing to be considered fools for Jesus' sake, Phil. 3, 7. 8;

persons of political prominence and social position were ready to cast their lot with the despised Nazarene and His persecuted followers, Acts 10; thousands of Christians sold their possessions and willingly pooled the proceeds in order that the needs of all might be provided for in equal measure, Acts 1, 44. 45. In brief, human hearts, desires, ambitions, life currents, were entirely changed wherever men and women came in contact with that God-man and His Gospel.

Nor were these mere manifestations of emotional extravagance and superheated fanaticism, flaring up one day and dying down the next. In most instances the decision once made was adhered to through trial and test to the end. Even when the storms of persecution broke over the heads of those pioneer Christians and their congregations, they willingly forsook whatever in life had been dear to them in order to be safe with their Savior and their faith. And when later, as was inevitable, the

supreme test came in the shape of the choice between life (if they denied their faith) and death (if they decided to be faithful), thousands, refusing to shrink from the last great sacrifice, willingly gave their all in loyalty to Him who had given His all for them.

This stewardship spirit, to repeat it, was not the mere flare-up of a passing devotion; it was the steady sweat of daily labor through slowly rolling, toilsome years. Nor were the hardships encountered mere fleeting experiences, easily borne and soon overcome; they were the gory grist of a cruel mill, which ground away for centuries.

It seemed indeed that to be a Christian and to live as one was "all give and no take," involved an unbroken round of sacrifices and self-denials, was made up chiefly of crosses without, apparently, any crowns in sight, and definitely deprived one of every joy in life.

Yet, in the face of all this, increasing

numbers of men and women embraced the Christian faith, gave themselves to the practise of their profession with wholehearted devotion, and found veritable joy in the privilege of spending themselves wholly in the service of their Lord. It seemed in very truth that the more it cost in toil and sacrifice, in anguish and blood, to be and remain a Christian, the greater was the readiness with which men and women embraced the Christian faith, and the more heroic they were; for, as Paul put it, "though our outward man perish, yet the inward man is renewed day by day. For our light affliction, which is but for a moment, worketh for us a far more exceeding and eternal weight of glory; while we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal." 2 Cor. 4, 16—18.

The pioneer years of the Protestant Church witnessed a similar display of

devoted stewardship. The memories of that time are rich in records of heroic self-denial, joyful labor, willing sacrifices, enduring loyalty on the part of those individuals, families, and congregations that blazed the trail of progress and laid the foundation for the subsequent prosperity and strength of Christianity. Though stewardship as such was rarely mentioned and hardly ever formally discussed in those days, there was no lack of knowledge concerning its principles or of readiness to put these principles into practice. In fact, it was the overwhelming consciousness of God's undeserved grace and the heart-filling appreciation of His surpassing mercies that brought forth spontaneously the fruits of service and sacrifice and rendered the writing of books on stewardship wholly unnecessary.

All this was "once upon a time."

How do we stand now?

IV. Stewardship To-Day.

In the city of M., some years ago, there lived the S. family. It was a large family even for that period. And like thousands of other families in its class it was poor and had no standing in the social life of the community. But it was a happy family, held together by a strongly developed spirit of unity and mutual sympathy. In the course of time it became well known in its neighborhood for its harmonious life and the self-forgetting mutual cooperation of its members.

The years rolled on, and the family prospered. The sons rose to prominence in the community and grew wealthy. The daughters married well and achieved social position. But with this new era of seeming prosperity and success disrupting influences appeared. In the course of time, selfishness and envy divided this family into warring factions. At last it became a case of "every one for himself." And

to-day the aged parents, unhappy and forsaken, vainly bemoan the day when prosperity came into their home and peace, harmony, and happiness went out forever.

This parable more or less accurately reflects developments in the spiritual life of the Church and of many individual Christians. The erstwhile spirit of true stewardship in many church-members and their congregations has given place to a temper of unwillingness to work and give and to increasing selfishness, pride, and love of the world. It is strange that this should be so.

Never has it been easier, comparatively speaking, to be a Christian than it is to-day; never has citizenship in the kingdom of God cost less in sacrifice and suffering than it does in these "piping times of peace"; never has the ship of Christian life had a calmer sea to sail on than in this era of grace and divine favor.

There are, to be sure, still battles to be fought and crosses to be borne; there are

still individual burdens to be taken up and great tasks to be wrestled with by the Church and its members. But what is all this when compared with the harrowing experiences of the martyr Church during those first weary and bloody centuries of Christian history or with the trials and privations of the pioneer generations of our own Church? How altogether trifling are even the most exacting demands made upon Christians to-day when weighed in the balance with the abundant measure of peace and prosperity which we enjoy, the elaborate conveniences of our personal and home life, the great store of earthly possessions, the large number of professing Christians in the world, the strength of our church organizations, the wealth of our religious resources, the prestige enjoyed by the Christians to-day, and other blessings, too numerous to mention!

If there ever was a time when hearts overflowing with gratitude in the enjoyment of unprecedented mercies should

yield themselves with unmixed enthusiasm and unstinting generosity to the service of a bounteous Lord and His kingdom, that time is now.

But what is the situation?

Instead of being able to record that the spirit of cooperation and sacrifice is keeping pace, as it should, with the growing abundance of the blessings bestowed upon us, we have the strange paradox that the thermometer of spiritual devotion in millions of Christians and their congregations has been *falling* with the increasing warmth of the sun of divine generosity. He that hath eyes to see, let him see.

It is true, great things, apparently, are being done by the Church the world over. Larger forces of workers than ever before in the history of Christianity are seemingly busy at the various tasks of the Lord's vineyard. Never have congregations and denominations been more thoroughly organized, never has there been more elaborate and costly equipment and machinery

for efficient church-work, never have greater amounts of money been raised in and for the undertakings of the Church than were expended during the past few years. The Church's resources in manpower and material possessions are truly stupendous.

But all this looks large only when taken as a whole. Distributed over the many millions of church-members throughout the world the averages in labor and gifts for each individual will turn out to be surprisingly small. It has been estimated that all church-members in our own country average less than seven days of real church-work out of every 365, and this includes not only the laity, but all ministers, teachers, and other professional workers as well. Protestant church-members in the United States in a certain recent year gave less than four dollars each for missions and only a trifle over twenty dollars each for all church purposes. Even this average represents a

rather generous allowance to the church-members, for it includes the amounts given for church purposes by such as are not church-members.

If in addition to all this it is borne in mind that our national income averages nearly one thousand dollars for every man, woman, and child in the country; that for every dollar we gave for the Church we spent nearly eight times that amount for motor-up-keep, four times as much for motion-pictures, nearly an equal sum for beautifying the female figure, twice as much for candy, six times that amount for tobacco, not to mention the stupendous sums invested in other necessities and luxuries; and that church and mission treasuries everywhere are afflicted with chronic deficits and are compelled to operate on borrowed funds,—there will seem to be some justification for the assertion that the spirit of sacrifice and self-denial is fast dying out in present-day Christianity.

We are not forgetting that there are still generous souls among us who really are ready for any task at any time and who cheerfully give as the Lord has given them. Thanks be to God for their activity, generosity, and loyalty! But the very fact that their zeal and liberality are conspicuous and stand out in the record of things done in the Church plainly indicates that they are the exception and not the rule in present-day Christianity. What would the situation be if these exceptions did not exist?

The majority of American church-members have no practise whatever in adjusting their daily lives to the just demands made by the Lord on their time and their talents, nor do they budget their spending with a view of giving the kingdom of God its due. If their daily program leaves no time for church-work, they do none and forget all about it; and if their daily needs and pleasures leave no money for the Lord, why, the Lord must

simply do without,—that is all there is to it.

These statements do not make pleasant reading. But no improvement in the present state of affairs in the Church can be looked for unless we are ready frankly to face the truth.

With withering sarcasm a writer in a nationally famous periodical recently remarked: "Piety comes high in the United States. It costs as much as a package of chewing-gum a day or a trolley-car ride a day, a shoe-shine every other day, a cheap ticket to the movies once a week."

It seems indeed that, if we find divine chastisements a most painful burden, it is much more difficult for us to bear up under the weight of the Lord's blessings. "Years ago," said an aged veteran of the Lord's wars, "when it was hard for me to be a Christian, I served my God much more faithfully than I do in these days in which everything is so favorable."

Must we pray for another era of poverty

and privations, of sufferings and persecutions, in order that our zeal may be revived and the dying embers of our devotion re-kindled? If we can be fervent in our work and generous in our sacrifices only when the dark clouds of God's visitations hang over us, then the sooner our present period of material well-being makes way for a time of trial, test, and tribulation, the better it will be for our spiritual life and the welfare of our Church. And if the Lord still loves us and our Church, such a turn of events is not far off. Heb. 12, 6; Rev. 3, 19.

V. Stewardship Fundamentals.

A great church-building was in process of construction. Among those employed in the undertaking were three workmen preparing stones for the walls of the structure.

A bystander asked one of these work-

men what he was doing. "I am trying to make a living," he said. The next was asked a similar question, and he answered, "I am cutting stone." When the same question was addressed to the third, he said, "I am helping to build a cathedral."

There can be no difference of opinion as to which of these three had the noblest conception of his task and hence was performing his work most intelligently and efficiently.

There are those in the Church who are "only making a living"; interested not in what they can put into it, but rather in what they can get out of it in the shape of material profits and benefits. They are not an asset or a credit to the Church. They do not advance, but retard the Church's work; for, as a rule, they do little, if anything, worth while for the Church. Like the lame man in the Bible-story they really get no nearer to the Temple of the Lord than its portals, where they lie and beg.

There are others who are merely "cutting stone," doing what they are told to do, but nothing more, caring little, if anything, for the general plan and scope of church-work, rarely stopping to think what it is all about. What little they do is usually done neither cheerfully nor well, and often when they are needed most, they are nowhere to be found. The best the Church can do with members of this stamp is to be patient and bear with them. There is little satisfaction, even to themselves, in their connection with a Christian congregation.

Fortunately we still have those who are "building a cathedral," who are filled with a vision of the glory of the Church, are impressed with its high mission on earth, and appreciate their privileges as citizens in the Kingdom, who are well aware of the responsibility of their stewardship and are valiantly striving to do their duty to the best of their ability. It is they, too, who will gladly add the neglected tasks of

the shirkers to their own, thus not only bearing a double burden, but also storing up and preserving for those drones in the hive of the Church the honey of divine blessings.

But the fact that the number of these faithful souls is comparatively small must cause rather serious reflection, in their own minds as well as in the hearts of such others as are still open to instruction. It discloses the peculiar situation that the actual work in the Church is not really being done by the Church as such, but by a minority of its members,—a state of affairs which, if found in any mere man-made organization, would in a very short time result in the ruin of such organization. Moreover, in view of the still very remarkable extent and effectiveness of the work being done by the few one cannot but wonder what surprising developments would result if *all* church-members—or even only a majority of them—were thoroughly familiar with the principles of

stewardship and would put these principles into practise.

The real *fundamentals of Christian stewardship* may be briefly stated as follows.

1. God owns all things, man owns nothing.

It is not difficult to prove that we really own nothing. We need not even go to the Bible for the evidence. Every man carries within himself the conviction that he is really not his own master, strongly though his selfish tendencies may protest against this consciousness and loudly though he proclaim to the world that he is "the captain of his soul." In addition, there is a multitude of personal experiences, such as personal and material losses, illness, accidents, advancing age, disturbances in nature, business reverses, the designs of evil men, wars, death itself, which incessantly disturb man's sense of ownership, fill him with fears and fore-

bodings, and again and again deprive him of his possessions, thus emphatically confirming the aforesaid inward conviction and definitely exploding the claim that man owns what he has. Rather than engage in futile attempts to ignore their state of dependence and deny their obligations, as so many people do, they might more profitably spend their time in seeking the favor of that God who gives His creatures what they do not deserve and blesses the very servants who rebel against Him. Sincere Christians who know themselves as they are — their covetous and selfish hearts, their pride and their boastings, their rebellious spirit, their mismanagement of God's good gifts — cannot but wonder at the abundance of the blessings bestowed upon them and the divine long-suffering, which enables them still to keep and even to multiply their possessions.

Out of a long list of Bible statements which clearly establish the fact that God

owns all things while we own nothing we can give here but a few.

"The Lord maketh poor and maketh rich; He bringeth low and lifteth up." 1 Sam. 2, 7. "Every man also to whom God hath given riches and wealth and hath given him power to eat thereof and to take his portion and to rejoice in his labor; this is the gift of God." Eccl. 5, 19. "The earth is the Lord's and the fulness thereof; the world and they that dwell therein." Ps. 24, 1. "The silver is Mine, and the gold is Mine, saith the Lord of hosts." Hag. 2, 8. "Ye are not your own." 1 Cor. 6, 19. "All things come of Thee, and of Thine own have we given Thee." 1 Chron. 29, 14. "What hast thou that thou didst not receive? Now, if thou didst receive it, why dost thou glory as if thou hadst not received it?" 1 Cor. 4, 7.

The reader's attention is also directed to the numerous passages in which reference is made to God's creative and preserving activity; to His threats against those

who are disobedient, and His promises to the faithful; to the chastisements which came upon those who were rebellious, and the blessings experienced by such as were true to their stewardship. All these passages lead to the inevitable conclusion that God owns all things and man nothing, not even himself. In fact, the whole Bible consists of only two parts, both based on the fact of God's absolute Lordship. One is the plan, execution, and application of God's counsel for the welfare of mankind here and hereafter; the other is the code of regulations governing man's relation to his God as a steward and servant and certain historical records concerning human conduct under these regulations.

This first principle of stewardship is basic and vital. Ignore it or deny it, and you at once fall out of harmony with the divine scheme of things, besides laying up for yourself many disappointments and endless grief. Having, however, once accepted the fact that God owns all things

and man owns nothing, you will subscribe without argument to the remaining principles and acknowledge the obligation of putting them into practise.

2. Man is a steward, under God, of all he is and has and does.

Stewards under God are the servants whom He has made for the work in His vineyard, whom He has put in charge of certain of His affairs, to whom He has entrusted certain of His goods, with whom at last He will have a settlement about their activities. Whatever happens to be in the temporary possession of such stewards is theirs for some divinely determined and directed use.

In fact, generally speaking, the bestowal upon man of the capacities, qualities, talents, and possessions with which he became endowed through the generosity of a bountiful Creator was made for the purpose of creating a system of service and included for all time to come the obliga-

tion to put this endowment to work in the several activities of the Lord's domain.

However, the fact that man is possessed of certain faculties which are apparently under his sole control, and that he has certain personal property to which general custom and civil statute give him title and deed, often leads him to think that he may dispose of his time, his money, his life, practically as he pleases. But this is a deception which, though sometimes stubbornly held, in the end always leads to painful experiences. To the unfaithful steward in the gospel the lord said: "How is it that I hear this of thee? Give an account of thy stewardship; for thou mayest be no longer steward," Luke 16, 2; and to the rich miser God said: "This night thy soul shall be required of thee. Then whose shall those things be which thou hast provided?" Luke 12, 20. No man has ever succeeded in establishing the claim of ownership to his possessions through the expedient of seating himself,

literally or figuratively speaking, upon his alleged property with a shotgun on his knee defying heaven or earth to dispossess or dislodge him. Nothing he could do, in fact, would more speedily and effectively separate him from that which he thought was his own than tactics of that kind. For experience teaches that God does not long keep in charge of His goods stewards of such a faithless character.

Let it be borne in mind that the Bible teaches: "Know ye not that your body is the temple of the Holy Ghost . . . and ye are not your own?" 1 Cor. 6, 19. "It is required in stewards that a man be found faithful." 1 Cor. 4, 2. "Who, then, is a faithful and wise servant whom the Lord hath made ruler of His household? . . . Blessed is that servant whom the Lord when He cometh findeth so doing." Matt. 24, 45. 46. Accepting our position on this basis as trusted servants of God, we shall be ready to say with Paul: "None of us liveth unto himself,

and none of us dieth unto himself. For whether we live, we live unto the Lord; and whether we die, we die unto the Lord. Whether we live, therefore, or die, we are the Lord's." Rom. 14, 7. 8 We shall then not be disturbed by the fact that perhaps little has been given us, while others have apparently been favored with many gifts. We shall be as faithful in the little things as we should be in affairs of importance, and we shall remember that "to whomsoever much is given, of him shall be much required." Luke 12, 48. We shall bear even poverty and privations without feeling that God has been unjust to us, "in all things approving ourselves as the ministers [servants] of God in much patience, in afflictions, in necessities, in distresses; . . . as poor, yet making many rich, as having nothing and yet possessing all things." 2 Cor. 6, 4. 10.

Are we really equal to this? How many of us would actually be able to meet the

loss of all their possessions as bravely as did Job, who said: "The Lord gave, and the Lord hath taken away; blessed be the name of the Lord"? Job 1, 21.

It may not be an easy lesson to learn, this, that we are but stewards under God; that God is really our Benefactor in putting His possessions into our charge; and that He may — as indeed He often does — separate us from our stewardship whenever He pleases; but it is a very necessary one, and, once learned, it creates a state of mind which not only puts into our acts of service a cheerful readiness, but also enables us to bear up under every blow of adversity with happy fortitude and unshaken confidence. We shall then, even in the face of the danger of losing everything, be of one mind with Jacob, who in a similar situation said: "I am not worthy of the least of all the mercies and of all the truth which Thou hast showed unto Thy servant." Gen. 32, 10.

3. *The duties of stewardship demand that man live his life in full obedience to divine direction.*

It would not be necessary to emphasize this statement as one of the fundamentals of stewardship if it were not for the fact that it is so often ignored even by those who, at least in theory, accept the principles already enumerated. The average Christian church-member will not contradict the assertion that he is but a trustee of his possessions. He sometimes very unctuously and with a certain show of conviction ascribes all his possessions and achievements to the undeserved mercy of God. But he becomes an altogether different person — wordy with excuses, sometimes even resentful — when reminded of His stewardship obligations and given an opportunity to put his theories into practice. It is really only the exceptional churchman who, when laborers in the vineyard are called for, will voluntarily answer, "Here am I, send me." Is. 6, 8. Even

among such as seemingly and at first are ready enough for service and sacrifice there is frequent balking at tasks calling for real self-denials and sustained sacrifices. There are many among us who, like the rich young ruler in the gospel, are ready enough to boast of their faithfulness to the commandments of the Lord. But if that Lord should suddenly request that we sell all we have and turn the proceeds over to the poor, how many of us would respond with cheerful and whole-hearted compliance?

Unless we are ready to regulate our whole existence according to God's ordinances, also when these run counter to our personal inclination and desire, we have not yet achieved real efficiency in stewardship. The ideal of a faithful Christian steward is he who can say with all his heart: —

All that I am and have —

Thy gifts so free —

In joy, in grief, through life,

Dear Lord, for Thee!

And when Thy face I see,
My ransomed soul shall be
Through all eternity
Something for Thee.

4. *The ends of stewardship are the glorification of God, the extension of the Kingdom, the relief of human ills, the salvation of the steward's own soul.*

"God first in all things" is the watchword of Christian life. Stewardship can have no higher aim, and it must certainly have no lower. He who thinks of his own glory in his serving is not a good steward. Even in the every-day walks of life only he is really a good employee who subordinates his personal interests to those of his employer and serves, not primarily himself, but his fellow-man. And there is really no other way of maintaining right relations to God. "Whether, therefore, ye eat or drink, or whatsoever ye do, do all to the glory of God," says Paul, 1 Cor. 10, 31. This applies in the last analysis also to those acts of stewardship by which

we serve our neighbor's or our own personal interests and needs. "If any man minister [serve]," says Peter, "let him do it as of the ability which God giveth, that God in all things may be glorified through Jesus Christ." 1 Pet. 4, 11.

The importance of performing our stewardship tasks for the extension of the kingdom of God, either directly or indirectly, appears in the parable of the laborers in the vineyard, which teaches that those who take no part in the work of the kingdom of God are practically idlers in the market-place. A philanthropy, therefore, which merely addresses itself to certain temporal ills of mankind, but leaves out of consideration the higher and more urgent needs of the human soul, — builds hospitals, schools, or libraries, but not churches, — may find favor with the world and even become spectacular, but it is not really good stewardship. No man can be a true servant of God and ignore or neglect God's Kingdom of Grace on earth.

As to man's stewardship duty to serve his fellow-man for the Lord's sake, we need only quote Peter: "As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God." 1 Pet. 4, 10. In obedience to this command a good steward will not only feed the hungry, clothe the naked, give shelter to the homeless, he will especially show to his neighbor that highest of all charitable considerations — a sincere concern for the salvation of the other's soul.

And to point out that man finally also owes it to himself to be a faithful steward, we refer to Paul's admonition, Phil. 2, 12: "Work out your own salvation with fear and trembling." Not, indeed, as though any man could merit eternal life by any act or display of good stewardship, but rather that, having by faith in Jesus as his Savior received the "adoption of sons" and become a child of God, he now walks as it becometh the children of God in order

that he may not again lose the inheritance which became his by the grace of God.

Summing up this part of our treatise, we conclude that good and faithful stewards are those — and only those — who have learned to see themselves and all their faculties and possessions as living elements in God's great project of temple-building and therefore view the whole of life as a service period to be spent in the employ of their divine Lord.

VI. God's Law in Stewardship.

Patriarch Abel Ben Josiah ruled his large household wisely and well. But his reign, though just and fair, was exacting and inflexible and brooked no disobedience. A number of his subjects became impatient with the patriarch's rule, and with growing insistence demanded greater liberty and independence. They went so far as to maintain that a household needed neither lord nor law; that equal rights for

all, freedom and action, service entirely voluntary, were the real attributes of an ideal family. Having heard these protestations patiently for some time, the patriarch at length yielded and not only resigned his position as head of the household, but also abolished the laws and regulations by which he had governed.

For a time all seemed well. But before a month had elapsed, a change began to set in. The very spirit which had rebelled against the patriarch's reign now brought about the gradual disruption of the household. Things went from bad to worse, resulting at last in a complete paralysis of all united activities, the utter disregard of mutual obligations, and the virtual ruin of family life.

In this extremity the men of the household finally swallowed their pride and appealed to Patriarch Abel to resume his leadership, reestablish the former rules and laws, and save them from the consequences of their own folly. Abel Ben

Josiah, with a smile of benevolent understanding, acceded to the wishes of his subjects and never after experienced any difficulties in the enforcement of his regulations and the maintenance of orderly home life.

The household of God needs unified control; it needs laws and regulations for its well-being. Without God's Law there would be no restraint of man's selfish passions, no sense of responsibility, no regard for each other's interest and rights among the members of the human family, no readiness for mutual service, no stewardship.

The relation of God's Law to stewardship may be viewed in three aspects.

1. God's Law is the statute which formally makes man a steward under God and lays the claim of divine ownership upon all human possessions.

The voice of God's Law in the human heart is the ever-present evidence that man

is God's servant. Its two "great commandments": "Thou shalt love the Lord, thy God, with all thy heart and with all thy soul and with all thy mind" and: "Thou shalt love thy neighbor as thyself," cover every phase of human life and define the true character of life as an unbroken exercise of stewardship and service. Without God's commandments we should neither be aware of, nor perform, our duties as servants of God, and the human race would speedily become a house set against its Lord and divided against itself. Even the wicked are conscious, to some extent at least, of their stewardship obligations and by the compelling power of God's Law in their lives are kept from overturning the world's balance and from wholly wasting their own lives. Rom. 2, 14. 15.

The Ten Commandments — all of them — must therefore be taught with all diligence and thoroughness if mankind is to have full knowledge of its stewardship

obligations. "Set your hearts," said God through Moses, "unto all the words which I testify among you this day, which you shall command your children to observe to do, all the words of this Law. For it is not a vain thing for you, because it is your life." Deut. 32, 46. 47.

Is it right, then, to maintain, as some do, that man may do as he pleases in the exercise of his stewardship; that Christian liberty leaves him free to serve or not to serve, to give or not to give; and that the application of the Law to a Christian's life as a steward is unscriptural, legalistic, and therefore improper?

Gospel liberty does indeed apply to certain phases of stewardship, as we shall see, but not to the question as to whether or not one is a steward, whether or not he shall devote his time to the service of God and his neighbor, whether or not his goods belong to God and are to be used in the service of his divine Master. These questions are beyond man's arbitration and

discretion. God's Law has already settled them for all time to come.

He, therefore, who is guilty of delinquencies in stewardship is as much a transgressor before God as is the idol-worshiper, the murderer, the adulterer, the thief. In fact, every sin committed by man is, in the last analysis, a violation of the statutes of stewardship; for sin is a refusal to serve God, an act of rebellion against divine authority.

This leads to another important consideration.

2. God's Law reveals man's stewardship delinquencies.

Since sin is a fault in stewardship, the well-known passage, "By the Law is the knowledge of sin," Rom. 3, 20, may well be paraphrased thus: "The knowledge of stewardship offenses is by the Law."

Next to a believing contemplation of his Savior's sufferings and death nothing is more wholesome and therefore more

necessary for a Christian's spiritual well-being than a frequent review and penitent admission of his sins. This not only helps to keep him duly humble, but, by contrast, leads him to a deeper and more grateful appreciation of God's pardoning grace in Christ Jesus as well as to a more sincere determination to mend his ways and rise to a higher level of sanctified living. It is impossible for any of us to realize the extent in which we fail in our stewardship duties without a detailed study and application of God's Law. Every phase of our lives, every position in which we happen to be, every thought, desire, word, or deed, — our very character, in fact, — is covered, hedged about, limited, prescribed, by some divine commandment or injunction. And every one of these statutes rises against us accusingly and bears witness as to our transgressions. Examine these transgressions, classify them, name them, and it at once becomes clear that all of them are sins against the

divine laws of stewardship. "You are a sinner" simply means, "you are an unfaithful steward."

The showing up of our stewardship delinquencies, therefore, and the pointing out of our guilt as faithless trustees is not only a permissible and legitimate activity of Christian preaching, it is a very necessary and important part thereof. A pastor who "from fear or favor" fails to lay down the Law upon the stewardship sins of his people is serving neither God nor his neighbor nor even himself; in fact, in his own person and ministry he is an unfaithful steward.

Why, then, should a messenger of divine truth cultivate an apology complex whenever he essays to uncover the stewardship sins of Christian people? And why should Christian congregations resent having such shortcomings disclosed to them, as long as it must be admitted that these sins really exist?

The more thoroughly the Law of God
Stewardship

has its way with us, the brighter will be the prospects for a decided improvement in our stewardship life; and the more frankly and fully Christian preachers uncover the sins of their people against the statutes of stewardship, the greater will be their efficiency as faithful stewards of God's holy Word.

3. God's Law points the way of intelligent, faithful, and fruitful steward-living for the children of God.

No Christian, notwithstanding his conversion to the new life and his acceptance of reconciliation with God through faith, without the deeds of the Law, is wholly free from the Law in regulating his life. The very contrary is the case. Paul says: "Do we, then, make void the Law through faith? God forbid; yea, we establish the Law." Rom. 3, 31.

The Christian has indeed been redeemed from the curse of the Law through the death of Jesus Christ; he need fear neither the accusations nor the condemnation of

the Law in the final Judgment; for the perfect righteousness of Christ is his by faith. But the Law of God remains the rule by which he regulates his life as a child of God on earth; it is his guide to faithful service and devoted stewardship for the duration of his temporal pilgrimage. "If ye love Me," says Jesus, "keep My commandments." John 14, 15. Every Christian is "saved to serve."

A Christian can as little lead a fruitful and constructive life without the Law of God as a carpenter can build a good house without a plan and specifications. Rather, therefore, than permit ourselves to be irritated by a detailed application of God's Law to our daily lives, we ought the more readily to welcome every bit of instruction which teaches us how to make our lives worth while and become more faithful stewards.

But indispensable as the Law is in the scheme of Christian stewardship, it can never bring about that interest, joy, and

devotion without which stewardship will not rise above the level of dead works. It requires something more powerful than the Law to put life into the body of stewardship.

VII. The Gospel and Stewardship.

"Fifty years ago," said a high-caste, influential Hindu, recently converted, "the British soldiers came into this province and took possession of everything. They made new laws and demanded prompt obedience. They taxed us heavily and punished every offense without mercy. But they did not succeed in breaking the spirit of the people. We hated our conquerors, and the harder their rule became, the more determined were we to resist it. This went on for twenty years.

"Then one day came a missionary with a Bible. He was a white man, too, and a foreigner, and we treated him with contempt. But he seemed not to mind it. He

was friendly when we were rude; he smiled when we sneered. He made his home among us and began to talk to us every day and to teach us in spite of ourselves. Soon a number of helpers came to assist him. They gathered our children into schools and even spoke to our women. In a few years a change came upon our villages. We all saw that some new power had begun to work in the hearts of our people. I cannot relate to you everything that happened; you can see with your own eyes that the Christian God now rules among us. It is all too wonderful to understand. What the laws and arms of the mighty could not do has been brought about simply and quietly through the Gospel of the love of God in Jesus Christ. It has made me a new man."

It is not the Law, but the Gospel, which furnishes the motive power for the engine of Christian stewardship. The Law "demands, threatens, and condemns." That is its nature. It can and does point

out what is to be done, but it can give no power or willingness to do what it demands. It consigns the transgressor to the dungeon of his deserved doom; but having sealed his fate, it knows of no way of escape for the victim of its relentless justice. In the very act of demanding love "it worketh wrath," Rom. 4, 15, and produces hate. Natural man hears its every commandment with inward aversion. It may compel one to go through the motions of stewardship, but while it demands, it can never create the soul, the spirit, the joy which constitute the very life and essence of true service. Without this true spirit, stewardship is not stewardship at all, as little as a body without a soul is a human being, as Paul so convincingly points out in his well-known Psalm of Love, 1 Cor. 13. It is only the sun of the Gospel which with its quiet warmth and penetrating power induces the Christian pilgrim to put off the cloak of his unwillingness and stubborn resistance, which the bluster

of the Law only caused him to draw more closely about himself, and to yield himself wholly to the joy and enthusiasm of sacrifice and service.

The Gospel, as every Christian knows, is that doctrine of the Bible which announces to all mankind God's merciful will to save, offers to all sinners forgiveness and life for the sake of Jesus Christ and His redemption on the cross, and works in the heart of man the faith by which he accepts the Gospel gifts. For "as Moses lifted up the serpent in the wilderness, even so must the Son of Man be lifted up, that whosoever believeth in Him should not perish, but have eternal life." John 3, 14. 15.

This Gospel exerts a marvelous power upon the human heart. It not only enriches the inner life with the spiritual treasures it conveys, but it at the same time recreates the inward being and brings into existence a new life. "If any man be in Christ, he is a new creature. Old things

are passed away; behold, all things are become new." 2 Cor. 15, 17. It is in and through this new life that the converted Christian finds "delight in the Law of the Lord," Ps. 1, 2, and asserts with Paul, Rom. 7, 22: "I delight in the Law of the Lord after the inward man."

Owing to the presence of the "Old Adam," who never fully surrenders, the new creature in the Christian may not always and fully dominate thought and action. It will ever be a case of the flesh's lusting against the spirit and the spirit's lusting against the flesh. Gal. 5, 17. But to the degree in which the new man exercises dominion he does indeed develop real willingness to serve; he invests even sacrifices with actual satisfaction; he gives to stewardship the ardor and joy which make it a wholly delightful exercise.

Hence really only the converted Christian can be a good steward; only he can serve for the love of it; only he can be in every sense "a cheerful giver." If one

desires to learn how much of a Christian he is and what progress he has made in spiritual life, let him observe the degree of his enthusiasm for service and the depth of his joy when he is giving. Few self-applied tests of spirituality are more unerringly revealing — and, perhaps also, more thoroughly humiliating — than the question, "How far am I willing to go in serving my Lord, my Church, and my neighbor, and how much actual satisfaction do I find in my stewardship?"

It follows that we must go to the Gospel — not to the Law — for the power-current which will set the dynamo of our stewardship in motion. And the more freely and fully this Gospel "orb of life" is permitted to shed its rays upon the heart of man, the more confidently may we expect to hear from him the whole-hearted response, "I will go where Thou sendest me and will perform whatsoever Thou bidst me do."

If, therefore, the spirit of true steward-

ship seems to be on the wane in the life of the Church, the real cure for this condition is to be found, not in the Law, but in the Gospel. When once the obligations of stewardship as set forth in God's commandments are acknowledged and the delinquencies are admitted, more Law will only embitter the contrite heart and bring about the very opposite of the desired result. It is rather the reviving, inspiring Gospel of God's mercy and love in Christ Jesus in its rich and potent glory which must be brought to the fore. Its effects will be unfailing, and they will be wonderful to experience as well as to behold. How well do the apostles apply this principle in their frequent admonitions: "I beseech you, brethren, by the mercies of God," Rom. 12, 1; 1 Cor. 1, 10, and in other instances!

Let the Christian reader try this upon himself. Let him make a spiritual pilgrimage to the cross on "Calvary's mournful mountain." Let him gaze earnestly

upon the figure suspended from that cross, upon the thorn-crowned head, the pain-drawn features, the blood-streaked body, the nail-pierced hands and feet, and say to himself, "This Thou didst for *me*!"

Alas, and did my Savior bleed,
And did my Sovereign die?
Would He devote that sacred head
For such a worm as I?

Was it for crimes that I had done
He groaned upon the tree? —
Amazing pity, grace unknown,
And love beyond degree!

Then let him realize what a stream of healing flowed from those wounds; what an abundance of spiritual blessings have come to him from that cross; what comfort, strength, and hope are his to-day through that memorable sacrifice; how glorious a life of eternal perfection and peace will be his heritage through the death of the Prince of Life. How pitifully insignificant will then appear to him what

he has done for his Savior and his Church! How sincerely he will regret the days and years which he spent mostly in selfish regard for his earthly wants! How utterly ashamed he will be of the subterfuges and silly excuses with which he tried to deceive others and himself as he pleaded that he "really could not do better or give more"! How humiliating will be to him the memory of the occasions on which he frowned at a call to service or grumbingly complained that there seemed to be "no end to the Church's demands for money"! How powerful, therefore, will be within him the impulse to surrender himself wholly to the service of his blest Redeemer!

No Christian still worthy of the name can resist the appeal of the Cross. All his selfishness, all his excuses, all his refusals, are wholly out of place in the presence of that sublime symbol and source of divine love. Now he can and does understand that the spirit of consecration breathing through the lines of many an

inspired hymn is not the product of mere emotional ecstasy, but is the natural and sincere response of a heart warmed in the fires of heavenly mercy. In fact, nothing gives him greater satisfaction than to make the sentiments and words of the pious singer his own: —

Thy life was giv'n for me,
Thy blood, O Lord, was shed,
That I might ransomed be
And quickened from the dead.
Thy life was giv'n for me:
What have I giv'n for Thee?
O let my life be giv'n,
My years for Thee be spent,
World's fetters all be riv'n,
And pain with joy be blent!
Thou gavest Thyself for me;
I give myself to Thee.

VIII. Stewardship and Natural Man.

Many people still remember the strange case of John M. who lived almost a generation ago. This man's way of life had been pure selfishness. Because he denied the existence of a divine being, he affected to believe himself his own master. Also he recognized no obligation toward his fellow-men. He lived the life of one who has made up his mind to serve and please himself alone. He often spoke with contempt of those who permitted themselves to be drawn into service for others and to be taxed for the common good.

Apparently he prospered. At any rate, his business flourished, and he grew very wealthy. Though he had no real friends, many people envied him; he seemed so free and unburdened.

But there came a turn in his affairs. The Spanish-American War broke out and ruined his business. His own son, who

had occupied a responsible position in the firm, turned out to be a gambler and embezzler. The father was compelled to sacrifice millions in his efforts to salvage his own reputation and to save his son from a long term in the penitentiary. His wife secured a divorce from him and won judgment for very generous alimony. And, to seal his doom, the authorities discovered that he had for many years concealed taxable property, that he had falsified government contracts in his business, and had defrauded the state in the amount of many thousand dollars. With the wreckage of his ruined life about him, the man lost his reason and, broken in soul and body, died soon after in an asylum for the insane.

No one has ever defied the laws of stewardship and prospered.

The laws and obligations of stewardship rest upon all human beings without restriction and distinction. Since stewardship is, in the last analysis, obedience to God's

commandments, and since these commandments are given to all without exception, there are no dispensations from the duties of stewardship.

This does not only apply to those who, being converted children of God, willingly submit to the lordship of their Savior and accept the yoke of His service, but it includes also those who are without knowledge of the true God and are ignorant of their stewardship obligations. Not even the infidels and atheists, the deniers of God and His lordship in human life, and other rebels against divine authority, are excepted. The obligations of stewardship are universal.

Hence it profits the sinner nothing to disclaim responsibility toward God and his fellow-man and to refuse the service demanded of him by divine Law. He only adds to the measure of his delinquencies and renders his position in the final accounting all the more hopeless by his rebellion. He may apparently prosper in

his resistance to the divine demands; he may even be envied by short-sighted Christians, who think he is free and untroubled while they are harnessed to duties and burdens, but there is no happiness for him in a life of mere self-service; God often forcibly takes from him his health, his capacities, his material possessions, and leaves him no comfort or compensation; and the holy writer's words on the final fate of those who for a time seem to prosper in their godlessness are as true to-day as they were in days of old. "Surely Thou didst set them in slippery places; Thou castedst them down into destruction. How are they brought into desolation, as in a moment! They are utterly consumed with terrors. As a dream when one awaketh, so, O Lord, when Thou awakest, Thou shalt despise their image." Ps. 73, 18—20.

Moreover, the unconverted man cannot by any effort of his own change the situation, reform his selfish and rebellious heart, and become a good steward. He

cannot regenerate himself, and just as little can he bring about his own sanctification and change his moral conduct.

True, he can to a certain degree, and frequently does, learn to practise a system of outward morality. He can go through the motions of being a respectable and law-abiding citizen, a generous philanthropist, even a good church-member outwardly, all without having become a converted Christian. But with the unconverted these acts and practises never come from a consecrated, unselfish heart, nor are they prompted by gratitude or intended for the glorification of God and the service of the neighbor. Hence they lack the essential features of moral perfection and accordingly are not good stewardship.

Even the most moral of unconverted men are so wholly deficient in the real essentials of true stewardship that little, if any, virtue attaches to the performances for which they praise themselves and are lauded by others. Nothing can shake the

Scriptural principle that the value of all moral acts is determined by the character of the doer, the motives which prompt them, the spirit in which they are performed, and the purpose for which they are intended. No man can "get right" with God by any efforts at being a good steward. He must first *be* right with God before he can be a good steward.

It is, of course, a fact that God, prompted by his patience and long-suffering, often accepts the external stewardship of the natural man at its face value and rewards it with certain temporal blessings. But this is done merely in the interest and for the preservation of the Kingdom of Power, which is this temporal world; it does not extend beyond the present life and has no bearing on man's justification before God, his standing in the Kingdom of Grace, the Church, or his prospects of entering heaven hereafter. In the issue of man's redemption and salvation not human efforts and works will

avail, but only the merits of Jesus Christ. Eph. 2, 9; Titus 3, 5.

Viewed in the merciless light of these observations, the much-advertised "charity" of the secret orders and kindred organizations stands revealed as undeserving of any praise whatever. In fact, those who glory in it and demand credit for it and hope to gain an eternal reward through it may well apply to themselves the words of Jesus: "For if ye love them which love you, what reward have ye? Do not even the publicans the same? And if ye salute your brethren only, what do ye more than others? Do not even the publicans so? . . . In vain do they worship Me, teaching for doctrines the commandments of men." Matt. 5, 46. 47; 15, 9.

Summing up the lessons of this chapter, we have seen that the obligations of stewardship rest upon all men without distinction; that, however, the unconverted person can never live up to them, even his best efforts having no merit before God; that

the stewardship sins of the unconverted will lead to a fearful reckoning at last; and that the servants of God will do well not to envy the godless for their seeming liberty and independence.

IX. Stewardship and the Christian.

It was back in the days when slavery still existed. Old Mose was the faithful body-servant of Captain Henry White. He was known far and wide as a loyal and devoted servitor and his master as a kind-hearted lover of men. In fact, Old Mose was so willing, considerate, and self-sacrificing a servant that one day a friend — who, of course, took the old Negro to be a slave as were other Negroes — ironically asked him how much his master paid him. "He don't pay me nuthin'," said Mose; "I pays him." Seeing the puzzled look on his friend's face, the old Negro went on, "I'se no slave, no, sah; I'se a free

nigger. 'taint been but fo' years ago'n I'se bein' sold in the slave-market. Marse Jeb Cook, who done kill' many a nigger with the whip-lash, had me bid in, an' I was skeered plum' daid. Jes then Marse Henry come along an' says, 'I want that nigger,' an' he buys me. When him an' me's alone, he says, 'Mose,' he says, 'you're free. You can go wha' you please.' Afta' I done cotched my breath, I says, 'Marse Henry,' I says, 'thankee, thankee; but I'se not gwine nowhares, but wha yo'-all is. Yo' saved me from that nigger-killin' white man, an' I'se yo' nigger now. Narry nigger in yo' house gwine serve yo'-all better'n I is. Yo're not gwine pay me, I'se gwine pay you.' An," concluded Old Mose, "I'se proud to be Marse Henry's nigger, and I spec's to be his nigger long's I lib."

A Christian's stewardship is his life as a bond-servant of the Lord; it is his whole existence, translated into the service of God, his Church, and his fellow-man. It

is the fruit of his faith; the rising to the surface of his life in word, deed, and conduct of those inner forces which came into existence with the acceptance of Jesus Christ as his Savior.

The soul and moving power of such stewardship is purely gratitude. Appreciating with all his heart the liberty from sin, death, and damnation which his Savior purchased for him at the cost of His own life, the Christian feels that a whole lifetime of service will not repay even a part of that which God has given him as a free gift. He, therefore, is a good steward, not because he desires to win a reward, but because he considers himself under grateful and perpetual obligations to Him by whose mercy he has been blessed beyond measure. In other words, not what he hopes to possess, but what he already has, is the mainspring of his stewardship. He sums up his sentiments in the well-known words of the apostle: "We love Him because He first loved us." 1 John 4, 19.

In this respect a Christian differs greatly from those who are still unconverted. The latter are forever trying to put God under obligations to them and cannot bring themselves to admit that their indebtedness to God is already far beyond their power to liquidate. It is only a Christian who realizes that serving God for wages or other forms of reward is selfishness and therefore foreign to the character of true stewardship. A Christian's life of service is like the song of a bird which fills the air with glorious melody regardless of the presence or absence of those who may appreciate it; it is like the sun which, without ceasing, radiates its warming, light- and life-giving rays even though no more than half the people on earth enjoy the benefits thereof at any given time. Not what he can get out of it, but what he is able to put into it, is the measure of a Christian's satisfaction in being a faithful steward. As he reviews his relation to his divine Master, he echoes the senti-

ments of that colored servant, "He pays me nothing; I pay Him!"

It follows that a Christian is a good steward even when God seemingly takes no notice of his sacrifices or when men reward his services with ingratitude. In fact, like the pungent mint which yields its generous fragrance best when bruised and crushed, so a true Christian steward never rises to greater heights of loyal service and unselfish charity than under divine chastisements or human persecution. A Christian steward only then lives most unselfishly when he no longer finds anything in himself worth living for.

It also follows that from the words and deeds of Christian stewardship the evidences of sincerity, sympathy, and wholehearted interest are never absent. It bears repeating here that stewardship without love is a body without a soul. "What availeth thy hand if thy heart is withheld?" said the ancient philosopher. And St. Paul, in his matchless Psalm of Love,

declares: "Though I speak with the tongues of men and of angels and have not charity [love], I am become as sounding brass or a tinkling cymbal. And though I have the gift of prophecy and understand all mysteries and all knowledge, and though I have all faith, so that I could remove mountains, and have not charity, I am nothing. And though I bestow all my goods to feed the poor, and though I give my body to be burned and have not charity, it profiteth me nothing." 1 Cor. 13, 1—3.

It is this charity of heart, this inner light of love, which so permeates and glorifies the words and deeds flowing from it that the beholder is impressed not so much with the measure of the service rendered as rather with the spirit of sincerity and unselfish love animating and pervading each charitable act.

In such Christian stewardship there is a wonderful satisfaction. Not indeed the satisfaction of wages well earned, of merits

laid up, of rewards in prospect. For your true Christian steward is of the company of those who, when on the Last Day their deeds of love are graciously made mention of, will wonderingly exclaim: "Lord, when saw we Thee an hungred and fed Thee? or thirsty and gave Thee drink? When saw we Thee a stranger and took Thee in? or naked and clothed Thee? Or when saw we Thee sick or in prison and came unto Thee?" So little will he remember the good he has done and the faithful service he has rendered.

No, the Christian rejoices, and takes pride, in the nobility of his calling and in the very privilege of serving so great a Lord. Like the true knights of old, he proudly displays the colors of his Master and the marks of his servitude. He would rather be a slave of and with his Savior than a free agent away from Him. His stewardship is not a case of serving to live, but of living to serve.

There is only one regret in the experiences of such stewardship, and that is the consciousness of its imperfections. For not even the most active and devoted Christian will in this life reach the divine ideal of faultless service. In the words of the Apostle Paul he will frequently be moved to lament: "What I would, that do I not; but what I hate, that I do. . . . For I know that in me, that is, in my flesh, dwelleth no good thing; for to will is present with me, but how to perform that which is good I find not. For the good that I would I do not; but the evil which I would not, that I do. O wretched man that I am! Who shall deliver me from the body of this death?" Rom. 7. And yet, though with the same inspired writer he confesses: "Not as though I had already attained, either were already perfect," he adds with fervent resolve: "But I follow after if that I may apprehend that for which also I am apprehended of Christ Jesus. . . . Forgetting those things

which are behind and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus." Phil. 3.

It is this very striving which is characteristic of true stewardship. The ideal Christian steward is ever progressing, never resting on his achievements, never willing to be content with, much less to fall back behind, goals he reached in the past. Though in his onward march he is in constant conflict with his own Old Adam, who is not a Christian and therefore ignorant of, and opposed to, the principles and practises of stewardship, the Christian becomes a hardened veteran in the fray and sometimes even learns to rise to heights of superachievement in the very enthusiasm of thwarting his own protesting sinful self, — like the saint of old who, when he felt his lower self objecting to a contemplated act of charity, said, "Now, just to discipline myself, I shall do twice as much as I had planned to do." "Ex-

celsior," ever higher, is the slogan of true stewardship.

Again we emphasize that it is impossible to find such stewardship in any other than a Christian. Only a Christian knows the love of God in Jesus Christ, is conscious of his obligation to a merciful Father in heaven, and possesses the power of that new life from which alone unselfish service flows.

While the unconverted, as has been shown, may have and cultivate a certain form of godliness, they will inevitably deny the power thereof, 2 Tim. 3, 5; for, being still dead in sins, Eph. 2, 1, they are incapable of any deed of the new life. "A corrupt tree cannot bring forth good fruit." Matt. 7, 18.

This refers not only to individuals, but also to organizations. No body of men on earth outside the Christian Church can conceive and carry out an organized program of acceptable charity and true stewardship. For though seemingly through

the endeavors of lodges and kindred societies human ills are relieved and the lives of many are benefited, the real object of the efforts are usually the winning of material rewards and the glorification of the organization. Service of such a nature may be compared to the moon, which, though it shines in the light reflected from its surface and therefore seems to be a luminous body, nevertheless has no light of its own and itself remains forever cold, dark, and dead.

It is therefore unworthy of a Christian who as such has risen to the level of a new life of spiritual unselfishness and service for the love of God and man to join an organization in which he must be "unequally yoked together with unbelievers," 2 Cor. 6, 14, and which will inevitably lower his life of true charity to the mean level on which men serve to win praise for themselves and to advertise the organization.

A Christian who will — as he should —

use his Church and its various departments as a proving-field for his stewardship activities will find himself so busy that he will have neither time, strength, money, nor even inclination left to employ in co-operation with organizations of a questionable — even unchristian — character.

It is high time that Christian people everywhere again become conscious of the great privileges they enjoy as the called prophets and practitioners of true stewardship and not permit any other individuals or organizations to usurp their place and surpass them and their congregations in even the mere external manifestations of sympathy and Christian charity.

X. Stewardship and Life.

King Victor had defeated the rebellious knights of his realm. Those who had not fallen in battle were now prisoners awaiting trial and condemnation.

The day of the court martial had come. Humbled and crestfallen the defeated knights stood before their liege lord, knowing that, if justice prevailed, their lives were forfeited.

The monarch sat silently upon his throne, looking with saddened eyes upon those who had once been his friends and who now faced him with the guilty look of traitors in their faces.

At last the king spoke. But instead of the expected sentence of condemnation there fell from his lips most surprising words of clemency, forgiveness, and acquittal. Not only were the rebels pardoned, but their castles, their realms, and their rights were fully restored and confirmed to them.

The knights heard what the king said, but could hardly believe their ears. They moved about uncertainly, not knowing what to say or do. Finally Lothar, the chief knight, stepped forward and said: "Your Majesty, this is the most wonder-

ful royal proclamation my ears have ever heard. It is truly worthy of a great king. We have been rebels, but we have learned our lesson. You will never have cause to regret your great-hearted and generous act." Then turning to his companions, he cried, "Fellow-knights, henceforth I belong to my king; my castle is his, my realm is his, my sword is his, my life is his. If you are with me in this pledge, raise your right hands to confirm your vow." Up went the hands of the pardoned knights, and with a mighty shout they promised perpetual loyalty to their king and lord.

Usually reference to stewardship in church circles at once calls to mind the giving of money. There is some explanation for this; for the employment of money in the service of the Savior is, as we shall see, an essential factor in the practise of Christian stewardship.

However, a Christian steward is much more than a mere money-changer and keeper of currency. Money, after all, is

only one — and not even the most important — of the many possessions which God has committed to His servants.

Before money was ever used as a medium of exchange, the obligations of stewardship had long existed; and if money and its use could be eliminated from the life of the world, man would still be a steward with unlesened tasks and duties. Stewardship came into being the moment man "became a living soul." It covered, and still covers, every faculty, power, ability, property, possessed by man; it takes in his time, station, and position in life; it comprises his very life.

Christian stewardship, therefore, sees all things as possessions of God. The Christian steward cannot think of himself as independent of his Creator and Lord anywhere or at any time. To him there is not a gift, quality, or capacity of body and mind, not an item of property — and this includes his very existence — which is not a talent entrusted to him by a generous

God to be used in ways and for purposes which that God Himself has specified and determined.

From this inward attitude necessarily follows the conscientious employment of the mind and its faculties, of the powers of speech, of the ability to see and hear; the exercise of every bodily capacity, the disposition of real and personal property; the management of business, profession, or occupation; the enlistment, indeed, of the whole of life in the service of Him who has made us what we are and given us what we possess. There can be no such thing as part-time or half-way stewardship. No man, even though he may put at the Lord's disposal a large part of his time, ability, and money, is justified in regarding the remainder of these talents as his undisputed property. Holding back anything from the Lord is a breach of stewardship trust.

Even in the consideration of those endowments which a Christian uses for the

purpose of making his living, supporting his family, serving his community, securing recreation for himself, and the like, every faithful servant of God realizes that these, too, are subject to the regulations of Christian stewardship. He knows that making a living is not an end in itself, but only a means to an end. His sentiments are those of that pious merchant who said, "I am in business and make money so that I may live to serve the Lord."

Hence good stewards are not merely generous givers of gold and silver. They are more than givers, they are "*livers*." The giving of large sums of money is not in every instance a mark of good stewardship. Many a "big giver" is in reality an unfaithful steward. Having diverted his time and talents, his body and mind, wholly to his own selfish interests and made money at it, he seeks to quiet the accusing voice of his conscience and to set himself right with God by turning some

of the cash proceeds of his self-service — usually no more than he can comfortably spare — into missionary or charitable channels. This may look right with man, but it will not deceive God. It is a vain attempt to purchase release from responsibilities shirked and duties ignored. It only aggravates the individual's situation in the final accounting. Not by any means do all money-givers fall under this condemnation, but very many do, and it is regrettable to note that these are often most loudly praised for their gifts and held up to an admiring public as shining examples of unselfish generosity.

It is not your cash, it is *you* who are called to the responsibilities of stewardship. Your answer to the Lord's call must not merely be, "How much must I give? Here's my money!" but rather, "Here am I, send me!"

Moreover, the good steward is not one who seeks to "get by" with a minimum of what can be expected of him. His maxim

is not, "How little," but, "How much can I do?" Nor does he favor his own affairs in preference to the interests of the kingdom of God. If adjustments with other matters in life become necessary, these are made, not in favor of the latter, but with a view of giving the Lord His due first. It will then not be a case of "The Church must wait until my business has had attention," but rather, "All other trains must take the siding while the limited of the Lord's business has the right of way."

This brings us to the heart and center of the whole stewardship problem in the Church to-day. Why is the Lord's work not being done more efficiently? Why the huge deficits in the Lord's treasuries? It is because millions of Christian people have not yet learned to look upon themselves, their body, mind, and life, as so many talents entrusted to them by their divine Lord to be employed in their Master's service, and therefore they give little or no time, interest, and strength to real

church-work. And this, in turn, explains why they also find it so difficult to place their money at the service of the Church. Hands that shirk labor usually also bring no gifts. Often, therefore, the "poor givers" are those who never think of speaking up for their faith, have no time for church-work, and spend themselves with all their capacities of body and mind in the pursuit of their own selfish interests, instead of in the service of their God. When an individual of this class does bring his coin offerings, it is usually done in the spirit of one who faces a disagreeable, but unavoidable task and wants it over with as quickly as possible; or of another who said, "I am not often in church, and I take no part in church-work; but when it comes to giving my money, I am up with the best of them. Isn't that enough?"

He who has once learned the lesson that he owns nothing and owes everything; that his trusteeship demands of him the

employment of his entire collection of endowments, capacities, and possessions in the service of God and his fellow-man; that any departure from the principles of his stewardship is an act of base ingratitude and amounts to an embezzlement of his Master's goods, — such a one will not need to be told that his money is included in the obligations of his position as a steward, nor will he make the mistake of thinking that the giving of money is all that his stewardship involves.

True, he will not at once rise to maximum efficiency in living his life for God. He will daily find the flesh lusting against the spirit, and never will he reach the state in which he is wholly satisfied with himself. But having once gained the clear conviction that he belongs to God and that his divine Lord has sole claim on all he possesses, his days henceforth will be spent in putting into practise the principle that good stewardship is stewardship of life.

If the question be asked, How is it pos-

sible for even the best of Christians to keep their stewardship obligations in mind at all times in view of the many other duties that daily crowd in upon them? the simple answer is: It is not only possible, it is inevitable that those who have once learned to recognize themselves as servants of God are conscious ever after of their position as such. Christian stewardship is a vocation, not an avocation; a habitude, not a hobby or pastime. A good Christian is a good steward not only in the sphere of his religious life, but also in his home, his workshop, his community, his business, — even in his play. His stewardship consciousness in the course of time becomes second nature with him. He is aware that God's Word governs all his earthly relationships in detail, determines the manner in which they are to be accepted, defines the place which they are to occupy, establishes the limits beyond which they must not go, and sets the purpose they must seek to achieve and the goal

toward which they must tend. A good Christian eats, sleeps, works, makes money, advances, lives, and plays as a means to the end of being and remaining a "faithful steward of the manifold gifts of God."

But will not his business be adversely affected, his family suffer want, and other seemingly dire calamities happen to him if he devotes too much time and strength to the Lord's work?

In answer to misgivings such as these the following may be said: —

1) Faithful servants of God need never fear that their heavenly Master will ask too much of them or that He will neglect or forsake them. Ps. 34, 10: "The young lions do lack and suffer hunger, but they that seek the Lord shall not want any good thing." Ps. 37, 16. 25: "A little that a righteous man hath is better than the riches of many wicked. . . . I have been young and now am old; yet have I not

seen the righteous forsaken nor his seed begging bread." Ps. 84, 11: "For the Lord God is a Sun and Shield; the Lord will give grace and glory; no good thing will He withhold from them that walk uprightly." Ps. 127, 2: "It is vain for you to rise up early, to sit up late, to eat the bread of sorrows; for so He giveth His beloveth sleep." Prov. 28, 27: "He that giveth unto the poor shall not lack; but he that hideth his eyes shall have many a curse." Matt. 6, 24—34: "No man can serve two masters; for either he will hate the one and love the other, or else he will hold to the one and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Take no thought for your life, what ye shall eat or what ye shall drink, nor yet for your body, what ye shall put on. Is not the life more than meat and the body than raiment? Behold the fowls of the air; for they sow not, neither do they reap nor gather into barns; yet your heavenly Father feedeth

them. Are ye not much better than they? Which of you, by taking thought, can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field how they grow; they toil not, neither do they spin; and yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to-day is and to-morrow is cast into the oven, shall He not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek.) For your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God and His righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow; for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof."

Luke 6, 38: "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again." Luke 22, 35: "And He said unto them, When I sent you without purse and scrip and shoes, lacked ye anything? And they said, Nothing." 1 Tim. 6, 6—10: "Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment, let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil; which while some coveted after, they have erred from the faith and pierced themselves through with many sorrows." And many other passages might be cited. If these words of divine assurance are not

true and reliable, the Bible is a book of lies and the Christian religion is a fraud; then, why serve God at all? But if they are true, — and they *are*, — they must be taken just as they read; and why, then, should a Christian ever worry about doing too much for the Lord? No sincere Christian has ever grown poor through too much giving. On the contrary, the surest way to many blessings is that of faithful stewardship.

2) No man has ever gained anything, or ever will gain anything, for himself, his family, or his business by neglecting his stewardship duties and placing his own affairs before the Lord's. Any seeming profits won through embezzlement of the Lord's time, talents, or money — like stolen goods — are not an asset, but a liability; not gain, but loss. Hag. 1, 1—6: "In the second year of Darius, the king, in the sixth month, in the first day of the month, came the word of the Lord by Haggai, the prophet, unto Zerubbabel, the son of

Shealtiel, governor of Judah, and to Joshua, the son of Josedech, the high priest, saying, Thus speaketh the Lord of hosts, saying, This people say, The time is not come, the time that the Lord's house should be built. Then came the word of the Lord by Haggai, the prophet, saying, Is it time for you, O ye, to dwell in your ceiled houses and this house lie waste? Now, therefore, thus saith the Lord of hosts, Consider your ways. Ye have sown much and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes." Prov. 15, 16: "Better is little with the fear of the Lord than great treasure and trouble therewith." Matt. 16, 26: "What is a man profited if he shall gain the whole world and lose his own soul? Or what shall a man give in exchange for his soul?" The shortest road to poverty here and hereafter is service of self,

3) Thousands of Christian people to-day stand higher in life, are more successful in business, are held in greater esteem by their fellow-men and their employers than would otherwise be the case because they are active church-workers, generous givers, faithful stewards, while others with the same advantages and opportunities are lagging behind for no other reason than that they have served only themselves.

4) Even though the service of the Lord in this case or that involves sacrifices of which the godless know nothing and entails losses not suffered by others, there is no real misfortune in these experiences. For one thing, Jesus says: "Man's life consisteth not in the abundance of the things which he possesseth." Luke 12, 15. For another thing, the same Lord declares: "Verily I say unto you, There is no man that hath left house, or parents, or brethren, or wife, or children for the kingdom of God's sake who shall not receive manifold more in this present time and in the

world to come life everlasting." Luke 18, 29. 30. Hence every Christian cross-bearer is ready to say with Paul: "We glory in tribulations also, knowing that tribulation worketh patience, and patience experience, and experience hope, and hope maketh not ashamed." Rom. 5, 3—5. See also Job 13, 15; Dan. 3, 17. 18.

In conclusion, if there is anything in a Christian's life of which he cannot truthfully say that it directly or indirectly contributes to the greater glory of his Lord, or works out for the advancement of His Church, or furthers the welfare of his neighbor, or increases his value and efficiency as a Christian citizen, or serves to strengthen his own spiritual life, he is in duty bound to eliminate such an element from the program of his life as contrary to the principles of his stewardship and destructive of his spiritual existence.

XI. Stewardship and Money.

Little Bobby, one Sunday morning, received two five-cent pieces from his mother as he was about to leave for Sunday-school. "One nickel is for the Lord, and the other you may spend for an ice-cream cone," said Mother. With both coins clutched tightly in his hand, Bobby marched off to Sunday-school.

On the way one of the nickels escaped his grasp, rolled down the walk, and disappeared in a crack. Bobby made earnest, but vain efforts to recover the lost coin. At last, continuing on his way, he said, "I'm glad I've still got my ice-cream nickel."

Little Bobby was shrewd, but selfish. In the choice between the Lord's money and his own the latter came first. How many church-members to-day would have done differently in the same situation?

While money in itself is — all appearances to the contrary notwithstanding —

really one of the least important of God's good gifts, the use of it in Christian stewardship has grown to be a factor of great weight and consequence. This is due to the fact that money is not only a universal medium of exchange, but also a standard by which the value of all other possessions has come to be measured. There are few things in our ordinary life whose value cannot be expressed in dollars and cents. Even human life itself now has a certain cash value, while the worth of the individual to the world and the level of his social standing are often determined by the amount of money he possesses.

The kingdom of God, too, because it deals with human beings in their earthly relationships, must, to a certain extent at least, employ earthly institutions, standards, and instruments in its activities. The Church, under the present dispensation, cannot do without money. Indeed, generally speaking, the amount of work it can do, the number of workers it can employ,

the extent of the territory it can cover, and the size of the harvest it can gather, are determined in many ways by the amount of money it has at its disposal. As the mountaineer preacher put it: "The water of life is free, sure enough, but to cast the pipes and lay them costs money."

Not that the giving of money can take the place of the giving of time, interest, and strength of mind or body. After all, *man* is the steward, not money. The latter is only one of the many tools with which man has been provided for his labors in the vineyard of the Lord. But without the conscientious use of this tool for the purpose for which it was given him man can certainly not be rated as a faithful steward.

However, though the Church needs money, and much of it, for its work, it must not itself go out and "make" the money it needs, nor should it have to do so. Our Savior's personal life as well as His words, "My kingdom is not of this world"

(John 18, 36), clearly show that the Church is not a commercial agency. Besides, the funds required for its up-keep and its activities already exist. Also, they are easily within reach of the Church. God has given them in trust to the members of the Church in order that these, in turn, may employ them in the service of the Church. Can there be any dispute about this? Certainly, if the possessions of God's people belong to Him first and always, then they also belong to His kingdom; for chiefly in the interest of that kingdom were they created and given. When the Church, therefore, asks for the money of its people, it is asking for that which rightfully belongs to it, and it need make no apology for its request. Church authorities asking for funds are in a position similar to that of the two disciples sent by the Lord to take the ass from Bethphage. Matt. 21, 1—3. They make their appeals at the Lord's command; they are instructed to claim the Master's prop-

erty for His service; they are to ask no one's pardon for their action; and they are not to take *no* for an answer. If individual church-members refuse to heed such appeals, they do so on their own responsibility, and the day is coming when they must give a final accounting to the Lord. Christian people must recognize the truth of these assertions and accept the conclusions to which they lead, or they will never become intelligent and faithful stewards.

The stewardship of money properly begins with the getting of it. Externally and superficially all money may look alike. But as a matter of fact filthy lucre and ill-gotten gains are often in the pockets even of those who, strictly speaking, have never really stolen a cent. There are church-members who seem to have adopted the world's policy, "Get what you can and ask no questions." They may not be positively dishonest, but neither are they

above "making an easy dollar" whenever opportunity offers.

However, Christianity and bad money do not agree, and doubtful, not to say improper, methods in acquiring possessions of any kind are not good stewardship. A conscientious Christian, therefore, avoids shady deals, sharp business practices, and the driving of hard bargains. He does not oppress his workmen, if he is an employer, or "lay down on the job," if he is an employee. He is no "dead beat," nor does he "bum" his way through life. He does not dodge his taxes, nor does he avoid his other liabilities. He will not be ruthless with his needy brother, alleging that "business is business," nor will he spend time which ought to be used for worshiping God in the greedy getting of money. A good steward can put every dollar he owns under his pillow at night without the fear that any of these dollars will keep him awake with insistent charges of greed, crookedness, dishonesty, or theft.

The stewardship of money also governs the administration of it, — not merely of that part which is set aside for and given to the Lord, but of all of it. A good steward does not forget that he is a Christian when planning the best possible use of his money, making investments, and the like. Expertness in "beating the market" or in getting rich quick is not a mark of good stewardship. Gamblers are never good stewards. The amounts spent for home, for food, clothes, travel, automobiles, luxuries, amusements, are determined not so much by what the Christian can afford as rather by what he can afford as a good steward. He may have the money to pay for a certain necessity or luxury, but not in every case would it be good stewardship for him to make the purchase. It is possible for one so to encumber himself with the goods of this world that the multitude of his earthly interests at last fairly stifles all consciousness of his stewardship obligations. Good stewards are careful

spenders and frugal savers. They do not miserly hoard their money, nor do they foolishly spend beyond their means. In the general use of mammon they are always mindful of the apostle's admonition: "Having food and raiment, let us be therewith content. But they that will be rich fall into temptation and a snare and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil; which while some coveted after, they have erred from the faith and pierced themselves through with many sorrows." 1 Tim. 6, 8—10.

It is, however, particularly in the *giving* of money that stewardship of gold and silver reveals itself in its true character. "Money talks," it is said. And it certainly has a habit of saying a great deal about you whenever you open your purse or take out your check-book for the purpose of giving. Jesus Himself spoke of the use of mammon as a thermometer of steward-

ship efficiency. "He that is faithful in that which is least is faithful also in much; and he that is unjust in the least is unjust also in much. If, therefore, ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?" Luke 16, 10—12.

It is easy enough to agree in theory with the proposition that God owns all we have and that He has put into our charge some of His goods with the expectation that we will use them in His service. But in all too many instances the knowledge and assent of the mind seems to have no influence whatever on the purse. Men do not always give as they profess, and thus they lay themselves open to the Lord's rebuke: "Why call ye Me Lord, Lord, and do not the things which I say?" Luke 6. 46.

When a church-member blessed with thousands of dollars above his needs can sing with a loud voice and an apparently fervent spirit: "Were the whole realm of nature mine, That were a tribute far too small; Love so amazing, so divine, Demands my soul, my life, my all," and then on Missions Sunday lays a paltry five-dollar bill on the offering-plate and contributes in the same meager proportion to the regular needs of his congregation,—even a child can see that something is wrong. Or if a young man who thinks nothing of spending from five to ten dollars every week for pleasures pledges a dollar a week for the Church, he is giving a louder testimony than words could give of his stewardship ignorance and delinquency. Thousands of men and women are ashamed to offer a Pullman porter as little as a dime for a tip; but they will lay that dime on the Lord's plate without any compunctions. A quarter for the porter and a dime for the Lord!

In order that such a state of affairs may be remedied, it must be borne in mind that giving is commanded by divine Law. It is implied in both Tables of the Ten Commandments. You cannot love God and your neighbor without giving to both. An interpretation of the many passages in the Bible on stewardship and service must include giving or remain incomplete. It is true, Gospel liberty permits the steward a certain amount of latitude in determining the measure of his service and the amount of his gifts, as has been stated. But it leaves him no discretion as to whether or not he will give. A Christian is no more free to give or not to give than he is free to steal or not to steal.

To give does not mean to lend; it is not done by contract, nor should any condition be attached to the gift. Bargaining is contrary to the true spirit of giving. The giver who is moved to bring his offering by the expectation that God will abundantly reward him and who, if such

compensation is not promptly forthcoming, presumes to complain of having been unfairly dealt with, is not a good steward, but a selfish bargainer. He who buys an article at a bazaar or eats and pays for a meal at a church supper is not really giving to the Lord; for the church to make it appear that he is doing so amounts to an attempt to gain his money under false pretenses.

Giving to God implies that your money definitely and without condition passes out of your hands into those of God, that you absolutely release all claim to it, and that ever after you look upon it as being no longer yours, but God's. Such giving does not wait on being prompted; it does not figure with quota; it is not governed by that which others do; it is not moved by the hope of reward. It brings its offerings unasked; it gives to the limit of its capacity; it leads and shames others into following; it spends itself and delights in

the acts of its sacrifices. Like true love, of which it is the fruit, giving "never faileth."

Reference must here be made to the peculiar stewardship responsibilities resting upon the wealthy. It is a fact borne out by the experiences of Christian congregations everywhere that the wealthy members rarely give in proportion to their means and that even among those who do contribute large sums there are many who "cast in only of their abundance." Mark 12, 44. This is in part responsible for the huge deficits in the treasuries of the Church and acts as a "drag" on the progress of the work of the Church. It not only adds a great and grave measure of default to the delinquencies for which such unfaithful stewards will have to account in the final reckoning, it also dampens the ardor and generosity of the more active members and adds to the difficulties of their stewardship.

The Lord very clearly and emphatically defines the duties of the wealthy and reveals the penalties of unfaithfulness in the stewardship of riches. "Charge them that are rich in this world that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate." 1 Tim. 6, 17. 18. "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt and where thieves break through and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt and where thieves do not break through and steal." Matt. 6, 19. 20. "Unto whomsoever much is given, of him shall be much required." Luke 12, 48. "And He said unto them, Take heed and beware of covetousness; for a man's life consisteth not in the abundance of the things which

he possesseth. And He spake a certain parable unto them, saying, The ground of a certain rich man brought forth plentifully. And he thought within himself, saying, What shall I do because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee; then whose shall those things be which thou hast provided? So is he that layeth up treasures for himself and is not rich toward God." Luke 12, 15—21.

People of wealth, when brought to task for their small gifts, sometimes plead a low cash reserve. "I never have much money on hand," says one. "You have no idea how much it takes to keep my

business going," asserts another. Such explanations are not really good excuses. They actually only shift the issue and beg the question. What right has a rich man so to use up his funds and extend his interests that only small sums of cash are left for the Lord's business?

The example of some rich men who always keep on hand a special surplus on which to draw for the Lord's treasures and who sometimes even liquidate large holdings or turn over income-bearing securities when real sacrifices are called for, is well worth following by all Christian stewards of wealth.

When our rich men and women have once learned to give as proportionately as many of our poor people are giving, a happy day will have come for the harried treasurers of our church funds.

And after all, we do not really give, not even when large sums are involved. We only give *back*; we return to the Lord

what has always been His. What praise, then, do we deserve for faithful stewardship of our money?

We give Thee but Thine own,
 Whate'er the gift may be.
 All that we have is Thine alone,
 A trust, O Lord, from Thee.

May we Thy bounties thus
 As stewards true receive
 And gladly as Thou blessest us
 To Thee our first-fruits give.

And we believe Thy Word,
 Though dim our faith may be;
 Whate'er for Thine we do, O Lord,
 We do it unto Thee.

XII. Stewardship and Youth.

It was just before one of the great battles of the World War. Near a main artery of communication in the rear of the allied battle-lines stood two army chaplains, observing the preparations being made for the impending attack. The

troops moving into position for the bloody work were passing by in a seemingly endless stream. "What an impressive sight," said one of the chaplains, — "and how depressing, too," he went on, "to think that this great mass of superb young manhood must be sacrificed to the War Monster!"

"Something else comes to my mind," said the other. "There goes the flower of American youth. Why is it that our country can command its young manhood for service and sacrifice while the kingdom of God so often vainly calls upon its young people for assistance, cooperation, and loyalty? These thousands of young men marching by are willing to bleed and die for their country if need be; but I venture to say that very few of them are ready to work and live for their Church, if they are church-members at all. Something is wrong," he added, "either with our churches or with our young people, or with both; and when once again I am back with my home congregation, I shall

consecrate my life to the winning of youth for the kingdom of God."

The principles of stewardship will not generally prevail in the Church unless they are accepted, and put into practise, by the Church's young people. There is no good reason why young people should be exempt from the obligations of Christian stewardship, why even little children — and we shall include these in the term youth — should not and could not be taught the fundamentals of stewardship life and trained in the simpler forms of stewardship practise. Is not the plight in which so many treasures of the Church happen to find themselves at the present time due, perhaps, largely to the fact that to-day's generation of adults was given little or no childhood training in the details of Christian stewardship?

Good stewards are trained, not born. And stewardship training, like all other instruction, to be efficient, must be given during the years of childhood and youth.

If Johnnie is not taught how to be a good steward, how can he be one when he has become John? Solomon's well-known maxim: "Train up a child in the way he should go, and when he is old, he will not depart from it," may be paraphrased thus: "Keep a child from the way he should go, and when he is old, he will not get into it." If stewardship training is neglected in youth, nothing in later life can ever fully make up for it.

It is sometimes said that nothing can be expected of children because they have nothing to give. This is the well-known plea of those who demand exemption for their children from the task of contributing to the treasuries of the Church. Since stewardship, however, does not merely imply the giving of money, but is really only another term for the sanctified life, it is a violation of the divine Law and an injustice to the children to claim dispensation for them from the duties of stewardship.

If Paul's admonition, "Ye fathers, provoke not your children to wrath, but bring them up in the nurture and admonition of the Lord" (Eph. 6, 4), means anything at all, it certainly implies that children are to be taught to live for God, their Church, and their fellow-man,—and that is stewardship; and if such a life will be expected of them in later years, it is an injustice not to train them in it while they are still young enough to learn.

Christian day-schools, therefore, in which the little ones receive daily instruction and training in the wisdom unto salvation and the service of God, are really stewardship schools and are, next to Christian homes, the best institutions in the world for bringing up children in the efficiency of godliness and Christian living.

The good stewards in the Church to-day are, almost without exception, men and women who were trained in the practise of stewardship from childhood up. If Christian fathers and mothers, in dealing

with their children, kept this fact in mind, if Christian churches everywhere erected and maintained Christian day-schools, and if Christian church-members patronized such schools for their children, the problem of bringing about a general recognition of stewardship duties among the church people would be far less perplexing than it is to-day, and the world of the future would be a much better place to live in.

Not only, however, is it proper to impart to children the theory of Christian stewardship, it is also possible to lead them into the practise of that theory. The knowledge that God is an ever-present Father, whose will is to be done, obedience to parents, respect for all elders, affectionate regard for brothers and sisters, Sunday-school attendance and church-going, respect, conscientiousness and honesty in school-work, sharing good things with each other, deeds of kindness and charity toward needy comrades, little acts of service for their church, — these and

many other activities, including also the giving of money, can and should be taught to the little ones, not as mere "good turns" to be reported on and boasted about, but as natural and needful fruits of young lives that belong to God. The praise which God perfects for Himself "out of the mouth of babes" (Ps. 8, 2) is not to be taken as mere lip-service, but naturally involves the cooperation of all other members of the body and thus typifies what may well be called "stewardship in the making."

Particular attention must be given to the training of children in the giving of money for church and charitable purposes. Most parents to-day give their children money to spend. Many children have more money to spend than is good for them. There are not many parents who show their children how to spend money wisely, and the number of those parents who teach their little ones how to give money intelligently is still smaller. There is no good

reason why children should not be given money to "lend to the Lord" and be taught how to be good stewards of it.

Besides, thousands of children everywhere in the churches are earning their own money, either regularly or intermittently, and are therefore in need of instruction on the use of the money they earn. But whether the money our children handle is given to them by their parents or comes to them as wages for services rendered, no Christian child should be permitted to grow up without having been taught at least the rudiments of his responsibility to God and of stewardship-giving.

A young lady from a rural community came to the city to live and applied for membership in one of the city churches. Having been accepted, she was given a carton of envelopes and a pledge card. She asked for information as to when, how, and how much to give, stating that

"at home father always gave for the whole family."

Years ago it was the almost universal rule that "father paid the family church dues." Since then there has been a change for the better; but there are still too many households in which nobody gives but father, and even he does not always think of the family when he brings his offering. Whatever may have been the explanation for the existence of this custom, there was never any real justification for it. It should never have become the rule; and where it still obtains, it should be done away with.

Let fathers either teach their children to set aside a certain part of their regular allowance for the church and for charity or regularly give them the amounts which they are to give to the church. Having once acquired the habit of bringing regular offerings to the Lord's treasuries, the child will not find it difficult to continue the custom later, when left to its own initia-

tive. The sum given by the provider of a family, if distributed among, and contributed by, the members of that family, may no longer look as large as when he gave it alone in a lump; that very fact, however, may not only teach him to realize that he has perhaps never contributed according to his means, but it will also enable him to teach his children the importance of proportionate giving. The objection, "It all comes out of one pocket anyhow; why divide it?" is really not weighty enough to merit further consideration.

It is but a step from the stewardship of childhood to that of youth. And if the child is under obligation of serving and giving, as we have seen, much more so the young people of the church. As a matter of fact, their stewardship ought to be of a particularly high order and efficiency for the very obvious reason that the specific talents and endowments with which youth is blessed by a generous God lay upon

them correspondingly weighty obligations; for, to repeat the words of Jesus, "to whomsoever much is given, of him shall be much required."

There is no doubt that many of the handicaps under which the Church is laboring to-day are due to the failure of our young people generally to recognize and perform their stewardship duties. There are laudable exceptions, of course. There are young people in our churches who are splendid examples of unselfish service and generous giving. But there are rarely more than a dozen of them in even the largest congregations. And the fact that these are often inordinately praised and pointed out as shining models of sanctified living does not encourage the rank and file of our young people to follow in their steps; usually it has the very opposite effect upon them. For one thing, they are apt to look upon those paragons of stewardship as supernatural beings whose record no one can expect them to

equal or approach. For another thing, praises bestowed upon certain individuals usually suggest an invidious comparison with others and causes ill will and envy rather than emulation.

If those who are outstanding examples of conscientious stewardship are treated, not as types of superior achievements, but simply as servants who have learned to do their duty, while the others are silently left to infer to their shame that they have been delinquent, this will not only be a faithful representation of things as they really are and should be, it will also be of greater effectiveness in arousing within our young people generally a lively and urgent sense of duty. After all, when young people turn out to be good stewards, they are doing no more than can rightfully be expected of them by God and man.

To return to the assertion that our young people owe more because they have received more, — this is a fact often overlooked by the young people themselves

and by their elders as well. Church leaders in many congregations will remember that, when the envelope system was first introduced, some young people could not be persuaded to make a personal pledge or to begin individual giving, and the objections of many parents to the plan of soliciting offerings from their recently confirmed sons and daughters were even more strenuous. Even to-day there seems to be an impression in some circles that young Christians could not and should not be relied on to cooperate effectively in the work of the Church and to contribute substantial sums to the Lord's treasuries.

But who, after all, should more readily and joyfully participate in the work of the Church and give money more freely and generously for the causes of the Church than our young Christians? No one in the Church is less burdened with the cares of this life, with family obligations and other responsibilities, than are they. Also their natural enthusiasm and "pep," their

readiness to take up any new endeavor, their flexibility, and the ease with which they can adjust themselves to changing conditions, their general hopefulness and optimism, their very youth itself with all its fresh and exuberant powers of body and mind, — all these are qualities and capacities the possession of which obligates our young men and women in a particular measure to become real service generators in the great power-plant of the kingdom of God.

Why should the world, their own selfish interests, and perhaps even the devil himself get the best years of their lives while God and the Church must at least be satisfied with what is left? There ought to be no better and more willing and efficient workers in the Church than our young people, and there ought to be no more cheerful and generous givers than they. Our young people, as a class, are earning much more money to-day than their parents earned years ago or, in many in-

stances, are earning to-day. Besides, the freedom with which the young people of our day spend their money — no, *God's* money — for the satisfaction of their own selfish — often base — desires, and the miserliness which some of them display toward the Church and its demands on their generosity, constitute a veritable crime against all the statutes of Christian stewardship and will not go unpunished. The situation is not one to be trifled with. It cannot be dismissed with a shrug of the shoulder or with a sigh of resignation or with the futile question "What can we do about it?" If the young people of to-day cannot be made to see their stewardship opportunities and to live up to their stewardship obligations, it will take at least another generation to remedy the conditions which at present are hampering the Lord's work and slowing down the progress of the Church. Will the Lord bear patiently with us that long?

But why should there not be a change

for the better at once? The terms *now*, *to-day*, *present time*, mean much in the life of young people. This is natural and not at all improper. They ought to mean much in a stewardship educational endeavor. "Behold, now is the accepted time," said the apostle to the Corinthians of his day. If this applies to the opportunities of finding salvation, it may equally well be connected with the duty of living the "saved life."

Let the Church take advantage of the "do-it-now" state of mind in the make-up of youth and inaugurate a stewardship movement for young people without delay. Let the young people's societies swing into line for active and effective cooperation in such an endeavor and thus, at least for the time being, answer the question which not a few of them so frequently ask, "What are we here for? What shall we do?" And since certain church-wide young people's organizations are already pursuing a systematic stewardship program in the

interest of training the young people to be active and efficient church-workers, they deserve, and should have, the moral and financial support of every leader and of every congregation in the Church.

A stewardship movement among and for young people will necessarily proceed along two parallel lines. It will feature education as well as application. Societies may very profitably organize as study classes of stewardship or may give stewardship a prominent place on their educational program. Under the direction of the pastor or some other competent and devoted leader they may discuss stewardship in its many phases and from various angles, using the Bible itself or some other appropriate volume as a text-book. These study periods may be grouped in close succession as an intensive stewardship educational campaign, or they may, with longer intervals between periods, be spread out over a whole year. But they should follow a well-defined plan and be conducted

systematically and with careful attention to every detail. The results will not be disappointing.

Alongside of the theory must go the practise of youth stewardship. The participation of young people in the general activities of the Church — missionary canvassing, ushering, greeting strangers at the church-doors, keeping in touch with newly arrived young people, visiting the sick among their own kind, soliciting contributions for church purposes, securing subscriptions for church-papers, clerical work for the pastor and the church, selling Christmas seals, distributing literature, serving on committees, charitable activities of many kinds, not to forget the giving of money, together with special tasks taken up and performed by individuals in their several spheres of life as opportunity offers — will tend to keep all willing young workers so busy that time will never “hang heavy” on their hands. When once the willingness to be diligent laborers in

the Lord's vineyard has been awakened in our young people, the opportunities for service will not be wanting. He who really has the will to work will always find some work to do.

Savior, while my heart is tender,
I would yield that heart to Thee,
All my powers to Thee surrender,
Thine, and only Thine, to be.

Take me now, Lord Jesus, take me;
Let my youthful heart be Thine;
Thy devoted servant make me,
Fill my soul with love divine.

Send me, Lord, where Thou wilt send me,
Only do Thou guide my way;
Make Thy grace through life attend me,
Gladly then shall I obey.

Let me do Thy will or bear it;
I would know no will but Thine;
Shouldst Thou take my life or spare it,
I that life to Thee resign.

Thine I am, O Lord, forever,
To Thy service set apart.
Suffer me to leave Thee never;
Seal Thine image on my heart.

XIII. System in Stewardship.

A certain young couple was finding it increasingly difficult to live within their income, largely because the wife was inexperienced in the careful handling of money and often wholly irresponsible in her expenditures. The young husband sought to improve matters by an effort to introduce a measure of system into the financial affairs of his home. One day he gave his wife a small account-book and asked her to keep a detailed record of her allowance and her expenses, remarking that this would teach her to watch her spending more carefully and thus help to keep the family budget balanced. After the lapse of a month he asked to see the little book. When he opened it, he found on one page the statement, "Received from Bob \$100." On the opposite page was the simple, but expressive notation, "I spent it all."

System — like its cousin, consistency — is a jewel, precious indeed, but rare. But,

like another cousin, persistence, it is a vital and necessary element of efficient stewardship. Stewardship without system is like a language without grammatical order, like an automobile without a steering-wheel, like a field with all kinds of seeds sown in together. Many individuals as well as congregations fail in their stewardship because there is no system in their work and their giving.

What is system?

In general, system is plan, order, method. The arrangement of things according to a definite scheme — a place for everything and everything in its place — or the conduct of certain activities according to a definite method — a time for every task and every task in its time — that is system. Applied to Christian stewardship, system is the arrangement of all interests in life in their proper order: first things first and everything else in its place; it is the division of time in a manner which enables the Christian to do all

his duties without confusion and with needed attention given especially and at all times to his obligations as a servant of God and a member of the Church; it is the performance of every stewardship task according to such plan and method as will most directly insure best results; it is the division of one's possessions in a manner which will always produce enough money at the right time for church and charitable purposes and prevent extravagance and waste.

It is sometimes said that system in stewardship is not demanded by divine statute, is really legalistic, paralyzes free and spontaneous action, is unnecessary, — even harmful to the best development of the sanctified life. One cannot entirely ignore such objection; for while it is true that these and similar contentions are usually heard from such as are neither willing workers nor generous givers and who crave, not liberty for action, but license for inaction, it must also be admitted that

system applied by itself neither creates nor stimulates nor revives the spirit of true stewardship, but really deadens and destroys it. System is not a cure-all for the Church's financial ills. System without soul is like a beautiful figure of wax or marble. Head, body, hands, and feet are there; proportion and symmetry are not lacking. But a statue is not a human being. The most ingenious machinery of systematic stewardship will not by itself make a single willing worker or cheerful giver. A Church with hardly the rudiments of system in its work, but with a multitude of members burning with zeal and active in service, is better than one systematized to the nth degree, but devoid of love and inward fire.

But while there may be churches suffering with a case of too much system, and while there have been Christians offended and rendered fruitless by too rigorous an application of rule and method, there are many more churches — and individuals,

too — who are hampered in their stewardship and service by *too little* system. Besides, we are not so much in danger of becoming oversystematic as we are prone to be slovenly, careless, and unsystematic in our church-life.

Moreover, the fact is that system is, after all, an essential divine characteristic and a most important element in the statutes through which God regulates our stewardship. What are His commandments but ordinances designed to order and systematize our lives? Really, in the face of the order and perfection of method apparent throughout the universe and characterizing every divine activity and in view of the demand: "Be ye therefore perfect, even as your Father which is in heaven is perfect" (Matt. 5, 48), the burden of argument and proof lies upon those who claim that system is not a necessary element of Christian stewardship. Reference to the New Testament liberty of God's children does not apply in this case.

For though Gospel liberty has indeed taken the sting, burden, and curse out of the Law, it has not abolished that Law, nor has it put an end to order, method, and logic in the affairs of the kingdom of God. If God is not a God of confusion, as Paul asserts, 1 Cor. 14, 33, He must necessarily be a God of order, and His children, being made in His image, are just as necessarily beings of order, method, and system.

One of the most expressive, concise, and comprehensive statements on system in stewardship is Paul's well-known regulation: "Upon the first day of the week let every one of you lay by him in store as God hath prospered him." 1 Cor. 16, 2. There is a whole book full of stewardship system in that one verse. And though the statements here made directly apply to the raising of money, they may without violence to the text and its meaning be made applicable to every other form of Christian service.

Taking in their proper order the four fundamentals of system here given, we have, first, **INCLUSIVENESS** (or comprehensiveness), — “every one of you.” This points directly at every Christian. No one is excepted. Christians, all of them, men, women, and children, are laborers in the vineyard, stewards in the household of God. Not only is it the duty of every church-member to recognize this fact and accept it, but the Church as such also must get the message of this obligation to every individual Christian and secure his personal cooperation in the Lord’s work. This is the first letter in the alphabet of Christian stewardship.

At this point another of the sore spots in our church-life reveals itself. The every-one-of-you element is being lost sight of among us. There are too many drones in the hive of the Kingdom. There are many thousands of church-members who, though they regularly sit at the table of God’s grace, never help to prepare the

meal, or set the table, or serve the food, or bring in the guests. They do not work for the Church, give no money, win no souls. The number of these in any individual congregation or larger organization indicates the degree to which such a body has failed in system and efficiency. It has been said that if all non-givers brought in that which might rightfully be expected of them, the treasuries of the Church could not only liquidate its present deficits, but even finance expansion activities.

There is, furthermore, REGULARITY (including frequency), — “upon the first day of the week.” Serving and giving now and then, intermittently, once a year, will not do, is not good stewardship, does not benefit the Church. The Lord’s business through the Church must go on without interruption, and it must be maintained at its maximum efficiency; and that means daily interest and attention, sustained activity, and regular gifts on the

part of those whom the Lord has entrusted with His goods and to whom He has committed the welfare of His kingdom.

But how difficult it seems to be for some otherwise good Christians to learn the lesson of regularity! They cannot even be induced to believe that it is much easier in the long run to do and give a little each week than to bring an apparently large sacrifice once or twice a year. A man was once asked to increase his hitherto inadequate pledge of twelve dollars a year for church purposes to twice that amount. Twenty-four dollars viewed in a lump looked so big to him that he emphatically refused. Some few minutes later he was asked whether it would not be possible for him to pledge the small sum of fifty cents a week. He said it would, and he signed the pledge. It was more than an hour later when he realized that he had now actually pledged a larger amount than he had at first refused to give.

The irregular church-worker rarely does

well whatever he undertakes. His very irregularity is, in the last analysis, a kind of inefficiency. And the irregular givers are the bane of all congregational treasurers. Besides, even the individual himself gets little or no satisfaction out of work irregularly done and offerings intermittently given. His life program is usually so "cluttered up" with other interests that there is no room on it for church-work; and his financial abilities are so fully taxed with providing for his real and fancied needs that there is usually no money left for the kingdom of God. Hence the irregular worker and giver is frequently the one who most loudly protests that he has neither time nor money for the Lord's cause. And even when he finally does consent to do or give something, he is immediately conscious of an irritating friction within himself, while at the same time his very manner of ungraciousness and forced interest usually puts him "at outs" with the Church.

Regularity in all exercises of Christian stewardship is a virtue which really achieves success and satisfies the steward. The Christian who is regular in his stewardship is "like a tree planted by the rivers of water that bringeth forth his fruit in his season; his leaf also shall not wither, and whatsoever he doeth shall prosper." Ps. 1, 3.

Then there is the SEPARATED PORTION, — "lay by him in store." As each week brought its income, so each Lord's Day was to see a part of this yield set aside and kept for the Lord's treasury. No better system has ever been devised than that of regularly and without fail taking out of each dollar that comes in a certain definite portion and putting it aside for church and charitable purposes, instead of waiting to see how much may be left over at the end of the week and giving part of that. This also applies to the setting aside of a certain portion of time each week for church and charitable

work. It is just because so many Christians have not yet learned how to practise this simple, but effective method that they are so woefully delinquent in their stewardship activities. Every one knows how little is left over after capacities, time, and money have been used to supply personal needs and desires, and how difficult it often is to devote even that to the service of the Lord.

No business on earth, no matter how unimportant, could long subsist on left-overs. No employee could long hold a position in which he gave only such time, strength, interest, and attention as he could spare from devotion to his personal needs. A church-member who only incidentally and occasionally serves his church and gives only of his surplus had better ask himself in all seriousness whether it is worth while for him to be a church-member at all. If to be a servant of God is good and right, then the very nature of the situation requires that in all

things God be first; for that which is first in any man's mind and life is his god. The only happy and efficient stewards, after all, are those who "seek first the kingdom of God" and with whom their Christian stewardship obligations stand above everything else in life.

Then there is, finally, PROPORTION — "as the Lord hath prospered him." This is the answer to the ever-recurring question, "How much shall I do or give?" It seems to be a rather elastic regulation; but he who conscientiously tries to observe it will find that he has no mean task on his hands. While it leaves for the individual Christian to decide to what extent he has been prospered, it does not leave him free to give whatever he pleases. Nor does it permit him to settle the question as to the amount of his gift with a mere pledge of the tithe. A gift of one hundred dollars from one whose income amounts to one thousand dollars may be considered a proportionate gift; but one

million dollars from him who has ten million, although he, too, has given a tenth, is not commensurate with the prosperity he enjoys. Nor is it wholly proper to let the measure of knowledge and faith possessed by the individual Christian definitely determine the size of his gift and service. One may, for the time being, do little or give little because of one's lack of spiritual intelligence and weakness of faith. But that is merely an explanation, not an excuse. Why is such a person's knowledge so limited and his faith so weak? — While, of course, a certain amount of leniency is exercised for a time in the case of one who does not do better because he does not know better, the very term "leniency" involves a censure, implies the judgment that the individual has not done his duty, and expresses the hope that eventually he will increase in knowledge and faith and learn to do better. Growth, after all, is one of the cardinal characteristics of the sanctified life. A Christian

who has stopped growing has begun to die. In brief, proportionate giving is an essential of Christian stewardship and is part of the plan and system needed to make such stewardship efficient.

The significant feature in this argumentation — we repeat it — is that the system suggested by Paul in the gathering and giving of money is applicable in every detail to all other phases of Christian stewardship. Let *every* Christian be a worker, a soul-winner, a builder, a defender, a suppliant, a good Samaritan in the Church; let him be all these things *regularly* and work at them *frequently*; let him *set aside part of himself* and his time for purposes of service and not wait and see whether there will be strength and time left over; let him serve and work with the talents entrusted to him *in proportion* to the measure of his capacities.

If Christian stewardship everywhere accepted and put into operation the system here given, the kingdom of God would

not be in want of workers or funds. There is too much hit-or-missness in our service and our giving. About the only sense of system many of us have is that which causes us to guard most anxiously against working too hard and giving too much. Oh, for a real stewardship regeneration of Christian people!

It is not within the scope of this treatise to dwell in detail on the policies to be developed by the individual churches in organizing their activities; on the nature of the methods suitable in various circumstances; on the practises that promise greatest success in given cases; on the most effective plans for the raising of money. But so much must be said in this connection: Good system requires that such plans be devised and adopted as will most directly and effectively lead to the desired result, *viz.*, that of making faithful stewards of all Christians, even if at times this necessitates, in individual cases, *a complete change in the methods hitherto*

in use. It is furthermore required that every Christian, to be a good steward, co-operate fully and gladly in all endeavors undertaken by a Christian congregation, whether such endeavors are executed in obedience to the Lord's command or are tasks left to the discretion of Christian people and determined upon by a free and mutual agreement.

And when, in connection with whatever methods have been adopted, more or less frequent personal appeals to the individual member are made by the pastor or other officers of the congregation, let no one presume to resent such appeals and to affect an attitude of offended dignity. If opportunities for service were not offered by public announcements and gifts were not solicited by personal appeals, the individual church-member would have to go out on his own initiative and *seek* occasion for the exercise of his stewardship. For the obligation to serve and give is always upon him, regardless of whether oppor-

tunities are offered or solicitations are made or not. The faithful steward, realizing this and knowing the difficulties he would encounter if left to his own devices, is thankful for every public appeal or personal plea by which opportunities for service are offered him, and he thus is assisted in the discharge of stewardship duties.

At this point it is in order to refer to certain questionable—sometimes improper—methods employed by some individuals and congregations in their efforts to “make” or raise money for the church.

The practise, for instance, of calling on those who are not professing Christians or are members of other denominations for services and offerings in the interest of the work of a certain church is wholly improper and contrary to the spirit of Christian stewardship. According to Jesus’ own words, he that is not with Him is against Him. And why should the disciples of Christ undertake to call on the enemies of

their Master for the support of that Master's business? Besides, it is God's command that those who teach, profess, and practise other doctrines are to be avoided by every Christian loyal to the truth. Rom. 16, 17. Why, then, should those whose acceptance of the pure and unadulterated Gospel obligates them to defend the truth and to repudiate all error seek aid from such as have caused divisions in the Church by their denial of certain fundamental articles of the Christian faith? What would the country at large think of the Republicans if that party had to appeal to the Democrats for funds to carry on its campaigns and continue its existence? Certainly nothing more decidedly lowers the reputation of the Church in the eyes of the world than begging campaigns carried on among supporters and opponents alike. If a congregation either does not possess, or will not give, the funds required for certain undertakings, let the work it does be

limited to the extent to which the church-members will themselves cooperate. If the Lord's people will do their duty as faithful stewards, they will not need to depend on the children of this world for the support of the Lord's work.

This, of course, does not apply to such gifts as are voluntarily offered or brought by those who are commonly known as "outsiders." But even these should not be accepted without careful scrutiny, particularly if the suspicion seems justified that they are given to gain the commercial or social good will of the Church or that they are ill-gotten gains. The Church needs money, much money, in its work; but it needs no bad money and cannot use it even if offered. God wants the *man* with his money, not merely the money of the man.

Another issue which must be touched upon in this connection is the employment of certain commercial methods in the interest of "making" money for the Church.

The Church is not a factory, bakery, restaurant, store, lottery, or junk-shop. Why should the Lord, to whom all our gold and silver belongs and who has the right to demand it all for His own and does so demand it, have to wait until we have held a bazaar, given a chicken dinner, prepared a bake sale, or put on a rummage auction? Do these methods really agree with the character, position, and dignity of the Church? Do they please the Lord? Are they really effectual? Would the apostles engage in them if they were still among us?

It is true, there are church-members who have little money to give, but who are able and willing to offer the yield of farm, garden, kitchen, or shop. Let them by all means bring these offerings; they will not be rejected. It is also true that other church-members or even outsiders may with propriety purchase such offerings "in kind" in exchange for the cash which the Church needs in its work, as long as it is

clearly understood that the buyer gets his money's worth and that he may in no sense consider the transaction an act of service or stewardship on his part.

However, in most cases of buying and selling in and for the Church the venders are not people who are cash-poor and have only offerings "in kind" to bring. On the contrary, they usually have the cash to give if they would, but their real interest and object is to escape, as far as possible, the demands made upon their cash and to cause others, the buyers, preferably outsiders, to come forward with the money. The appeal to the purchaser is usually based on the slogan, "It's for the church," and the impression left in the minds of those who have participated in the sale or supper is that they have really done something for the kingdom of God. One is tempted to call the whole transaction a case of obtaining money under false pretenses, an act which in every-day life is an offense punishable by fine and im-

prisonment. At any rate, Christian stewardship is in no sense an act of buying anything at a church sale or partaking of a chicken dinner "for the benefit of the church." Even in the case of such members as can better give "in kind" than in cash it would at least be preferable if they themselves—as did the first Christians—privately sold what they have decided to offer and then brought the proceeds to the church in the traditional and Scriptural way. Acts 2 and 5.

These arguments cannot, of course, be applied in full to the sales and suppers conducted by ladies' aid societies and other subordinate bodies within the congregation; for there is no divine statute to the effect that these organizations, too, shall live by the gifts of their members. However, since usually a large part of the money raised by such societies is given outright for church purposes, since, too, the prevalent opinion concerning the com-

mercial transactions of these organizations is that they are being carried on "for the benefit of the church," and since, finally, the methods sometimes employed at suppers and sales of church societies reflect discredit upon the church itself, therefore it is certainly the better part for such organizations either to abandon the activities referred to entirely or to keep them so carefully separated from the church as such and its affairs that false impressions are out of the question. It ought certainly to be self-evident that no overcharging is done on such occasions and that no raffling or other games of chance condemned either by public opinion or civil statute are permitted.

It is significant that the tendency away from these methods, even where they are still more or less in vogue, is gaining in strength. For one thing, people have begun to realize everywhere that giving is, after all, not only the Scriptural, but also

the only dignified way, while buying and selling in and for the church are out of harmony with the exalted character and noble aims of God's kingdom. For another thing, it has at last become apparent that there is more real expense, not to mention labor and worry, attached to the commercial methods referred to than to *bona-fide*, out-and-out giving.

To recapitulate: — The Church needs system in its work and its financial affairs. The lack of system in church-work is inefficiency and a transgression of the statutes of stewardship. But the Church must conscientiously keep out of its money-getting methods every plan or endeavor which is out of harmony with the spirit of the Gospel, the principles of Christian stewardship, and its own lofty position on earth. Improper methods do not stimulate, but destroy, the life of good stewardship.

XIV. Stewardship and Tithing.

There is the story of the man who boasted, "I give tithes of all that I possess." Because the Law demanded only the tenth of the yields of field, orchard, and flock, he imagined he had performed an act of great merit, worthy even of divine recognition and praise, when he gave a tenth of everything.

There is another story.

A man lay dying. He had found comfort, peace and hope in his Savior and approached the entrance to the Dark Valley without dread. "I look to Jesus for everything," he said.

A few moments later another thought came to him. It worried his mind and clouded his eyes; it caused him to labor and sigh. All at once there fell from his lips the strange plaint that was troubling his soul, "O Lord, only a tenth, only a tenth!"

Asked what it meant, he explained, "I need everything my Savior has, and I

believe His promise that I shall not want anything I need. But it just came to my mind that I gave only a tenth of my income, and I thought I was doing my duty. Now I realize how little I have done. He gives me all, and I give Him a tenth. Lord, forgive me, only a tenth!"

How much shall I give? This is one of the perplexing questions to which a Christian steward must find an answer. Even a reference to Paul's statement "as the Lord hath prospered him" still leaves the question as to the exact proportion between possession and gift unanswered. One of the methods employed in the effort to find a satisfactory answer is tithing. Givers are advised to set aside a tenth of their income and are told that this will meet the demands of their conscience and the Bible and will supply the Church with all the money it needs. Many treatises and books have been written on tithing, and large religious denominations have been campaigning for years in an endeavor

to make every one of their members a tither.

It is not within the scope of this treatise to discuss this subject in detail. But since tithing is intimately connected with the idea of Christian stewardship, we cannot wholly ignore it. Besides, there are certain phases of the matter which are rarely touched on and which will, we trust, prove interesting for investigation and discussion.

It is sometimes argued that the statute demanding the tenth for the Lord is part of the universal Law and was in effect as such before the Ceremonial Law was given to the children of Israel. But no tithing law is made mention of before the exodus of Israel out of Egypt, and the fact that some patriarchs before that time practised tithings does not prove that there was a law to that effect. Insisting on a policy of tithing by law is plainly an attempt to reestablish the ancient "law of ceremonies" and to "put the yoke on the neck of the disciples." Acts 15, 10. New Testament

Christianity makes no mention of tithing either as a law or as a custom; neither Jesus nor His disciples nor the other holy writers ever refer to it. There is no doubt that the tithing laws, like the statutes of the sacrifices, the seventh day, and others, were abolished with the beginning of the new era of Gospel liberty. Gal. 5, 1; Col. 2, 14—17.

But does this imply that every reference to the tithe in our day and every effort to reintroduce it as a voluntary system of money-giving is legalistic? It does not. There is a fundamental difference between insisting on a certain practise as being legally determined and urging it as a matter of good policy. There is no good reason why Christian people should not by a free and unforced decision resolve to do what the Jews were obliged to do by divine statute, just as Christian people of ancient days, notwithstanding the annulment of the seventh-day law, voluntarily undertook to set aside a certain day of the week for

the preaching and hearing of the Word, a custom which we still observe. Nor are all efforts to bring about such a voluntary decision in themselves necessarily legalistic and therefore improper. After all, the tithing-law was not a piece of mere arbitrary legislation. It was, like all other divine ordinances, very wisely designed and intelligently applied. Besides, it was merely a means to an important end. It was a prescribed method for a particular form of worship and for the ingathering of such materials as were required for the up-keep of the house of God and the support of its servants. The method in its particular form has been abolished, but the end remains — God still wants to be honored with our goods and gifts, and it is still His will that we support the activities of His kingdom.

Now, it cannot be denied that God's method, as far as tithing is concerned, was highly successful. It resulted in abundant supplies for the Temple services, it sys-

tematized giving, and it overtaxed no one. On the other hand, it must be admitted that the systems in operation among us to-day are not yielding the desired results. As long as God's tithing-laws were in effect and were obediently observed, all was well in Israel. But as for us, we are operating under the free dispensation of Gospel liberty; we "prize our freedom, and our rights we do maintain," and, behold, nothing seems to be as it ought to be. Our church treasuries are in debt, our work is being hampered by insufficient funds, and our stewardship is woefully deficient, — not as though there were something wrong with Gospel liberty, but because of the universal human tendency to misuse and misunderstand that liberty. The new Gospel system is good; but we, alas, although new creatures, do not make the most of that system.

What, then, in the face of such a situation, is wrong with the logic that urges, "Come, let us go back and learn from the

Jews; from God's ways with them and their ways with God. They gave the tenth and prospered. Let us voluntarily introduce their system into our church-life; it can do us no harm, and it may greatly benefit us"? As long as no compulsion is being injected into the plan and no unevangelical motives appear to exist, the plan is neither legalistic nor otherwise improper. On the contrary, it can be made to work out very successfully and with much satisfaction to all concerned, as an increasing number of Christian people can testify from personal experience.

After all, it is only too apparent that many church people to-day are taking refuge under the alleged protection of their much-prized Gospel liberty in order to shield themselves from the just charges of unfaithful stewardship. They demand to be left unfettered in their giving, not in order that their generosity may have wider room for expansion, but rather in order that they may give little or nothing

and remain uncensured. Surely God did not abolish the law of the tithe in order that His New Testament children might freely yield to their natural weakness and do less than the Jews did. Christian freedom was established not for the flesh, but for the new man. No church-member shows high virtue in any appeal to the law of Gospel liberty if he makes that appeal in order to escape answering for his stewardship delinquencies. If he is really sincere in his insistence on his rights as a Christian freeman, let him show his sincerity by voluntarily doing more than the Law would have required of him. The Gospel shows us clearly that we owe God much more than His Law has ever demanded of us. Hence it is only logical that a Gospel steward be a more diligent workman and a more generous giver than any mere servant of the Law ever could or would be.

What, therefore, should keep a Christian from saying to himself, "The Jew

gave ten per cent. under the Law; I shall give twenty per cent. under Gospel liberty"? And is there any good reason why some such proportion should not represent the advantages which the Christian has over the Jew?

No one can doubt that, if only one half the number of church-members were tithers to-day, the treasuries of our churches would be filled to their brims, and the kingdom of God would be the most prosperous institution on earth. It has been estimated that American church-members average less than two cents for church and charitable purposes out of every dollar of their income. What is our own average?

However, the tithe as such and alone, even if voluntarily adopted, will not satisfy the obligations of New Testament stewardship. It is a good point at which to begin, but to stop there is contrary to the very spirit of the system.

Besides, though tithing might make the

individual with a limited income a more generous giver, it would offer no fair standard of money stewardship for the wealthy. No rich man gives "as the Lord hath prospered him" if he contributes merely a tenth of his income or property. Many a man of wealth could *keep* but ten per cent. of his income for himself and still be in better circumstances than the average individual who gives a tenth to the Lord.

Moreover, since tithing is limited to the setting aside of mere material possessions, and since the giving of his goods is after all only a part of a Christian's stewardship program, it is apparent that the employment of our many other talents and resources in the service of the Lord cannot be regulated by the tithing system. Even in connection with the giving of money the tithe does not definitely settle the question, "How much?" It will, if generally practised, give the Church much larger sums of money to work with than

are now coming in, but it will justify no Christian in saying to himself, "I am a tither now, hence I am doing my duty."

For that matter, even under the former dispensation, tithing was really only a part of the Jew's obligation as a giver. There were many other offerings, such as first-fruits, sacrifices of all kinds, gifts to the poor and needy, offerings for the great festival days, Temple taxes, and the like, which went into the make-up of the Jew's stewardship program.

Some one has said that the conscientious Israelite averaged more than one-third of his annual income in offerings and gifts. How does that compare with that which Christian people are doing to-day? How far indeed have we liberty-loving Christians fallen from even the imperfect ideal of Old Testament stewardship, not to mention at all a comparison with New Testament standards, we, who revel in riches and enjoy blessings which were wholly unknown to God's ancient nation!

Let us first of all "bring forth fruits meet for repentance" and, moved by the Gospel of God's love in Jesus Christ, do as well as did the Jew by law. Having thus drawn the beam of selfishness from our own eye, we shall be justified in calling attention, if we are so inclined, to the mote of legalism that may appear in the eye of some erring brother who may be overzealous in his propaganda for the system of tithing.

A reference to legacy and inheritance stewardship may be in order at this point.

The individual who in his last will and testament leaves any considerable portion of his estate to the Church is still an exception among us. There is no good reason why this should be so. Indeed, why should not a Christian testator, as he makes his final peace with God and incidentally remembers the stewardship delinquencies of his past years, correct in death what he neglected in life and leave for God's kingdom what he has hitherto

selfishly withheld from his divine Lord? He will, after his departure, no longer need what he needed in life, and giving will no longer hurt. But the needs and the work of the kingdom of God will go on. He himself will be gone and his personal capacities and talents with him. But his goods will remain ready to work and serve long after even his name has been forgotten.

Besides, in most cases the heirs do not really need what has been left them; in some instances, not having labored for it, they do not even appreciate the gift. Also, it frequently happens that an inheritance of some size becomes a bane and curse to the heirs, changing them from simple, modest Christians into proud, selfish, grasping materialists. And who does not know of cases where legacies have led to much bitter litigation, have split up families into fighting factions, and in the end have only served to fatten the incomes of clever and unprincipled lawyers? How

much better it would have been if the legator had given his goods to the Lord instead of turning them over to greedy mortals!

It is commonly felt that there is something wrong if the last will and testament of a prominent and wealthy church man contains no bequests — or perhaps only nominal legacies — for religious and charitable purposes. It ought to become the rule among us that every last will and testament made by a church-member includes a provision setting aside a respectable portion for some religious institution or some phase of church-work. If this were begun to-day, our colleges and seminaries and our pension fund would within less than twenty-five years be so richly supplied with endowments that the mere income alone would fully take care of the needs of these endeavors and leave a handsome surplus for the other activities of the Church. As soon as we have learned to see that the possessions which we leave

behind us at the end of our lives are not really ours to dispose of, — since in life we were but stewards of them, — we shall be ready and willing to remember the Lord's kingdom when we make our last will and testament. Good stewards in life will not be unfaithful in death.

A similar policy should be in practise among all those who come into an inheritance. If the state is justified in demanding an inheritance tax, is not the kingdom of God even more rightfully entitled to at least a portion of that which has come as a free gift into the possession of its citizens? Especially in cases where parents and other testators have forgotten or otherwise neglected to remember the Lord in their last will, it is perfectly proper — highly desirable, in fact — that Christian children and other heirs should voluntarily surrender a portion of their legacies to the kingdom of God.

A summary of this chapter may well be given in Paul's beautiful words:

"Whether we live, we live unto the Lord; and whether we die, we die unto the Lord. Whether we live, therefore, or die, we are the Lord's." Rom. 14, 8.

XV. Stewardship Rewards.

A man of wealth in the city of New York once gave \$25,000 for the erection of a church because the members were too poor to build a house of worship themselves. The congregation now grew and became noted for the piety and evangelical character of its pastor and people and for the fruitfulness of its activities. The money had not been misspent.

A few years later the liberal giver lost all his earthly fortune. A friend said to him, "Now, if you only had the money you gave to that church, it would help to set you up in business again."

"No," answered the other; "that \$25,000 is the only money I have really saved; it is the only part of my fortune from the

use of which I have had any reward. If I had not given it there, it would have gone with the rest. As it is, it is yielding me a return which will cease to accumulate only when the knell of time is sounded. And in the ages of eternity there will be poured into my bosom the blessed consolation that hundreds have bowed at the altar erected with my money and have found their Savior there."

If reward is — as one authority has it — "a payment earned through services rendered," can there be such a thing as a reward of Christian stewardship? Do the servants of the Lord really earn a compensation through the services which they render? Does God owe His servants payment for their labors? Who is the debtor, God or man?

There is nothing of which a faithful Christian steward is more clearly and fully conscious than this, that he may claim no pay for his serving and giving. Knowing himself to be indebted to his Lord for all

he is and has and hopes to possess, he realizes it to be wholly out of the question that his Lord should ever be in debt to him. Though in the performance of his stewardship obligations he be ever so faithful, the Christian knows that he will never be able to repay the benefits and blessings he daily enjoys. As a penitent sinner he is keenly aware that, if God really paid as men merit, the "due reward of their deeds" would constitute an awful burden, deprive them of all happiness on earth, and leave them without hope hereafter. Indeed, he cannot gratefully enough acknowledge the fact that his heavenly Father, in dealing with His children, is not moved by stern justice, but by a merciful love, which passes human comprehension. Hence compensation, pay, reward, are the last things a conscientious Christian steward thinks of in his life of service and sacrifice. Matt. 25, 37—40.

There is perhaps no more effective way of "getting in wrong" with God than an

attempt to bargain with Him. No one can hope to share in any stewardship rewards who makes a bid for such compensation in the service he renders. As has been previously stated, he who complains that he has been dealt with unfairly because the expected recompense of his labors has not been forthcoming discloses the fact that he has really been serving himself and not his Lord and hence has no claim whatever on divine recognition of his services. He has not been a good steward and is therefore entitled to no compensation. Matt. 20, 8—16.

A form of alleged stewardship even more common than that referred to above, but equally unsatisfying and unproductive of reward, is what may be called part-time service. He who tries to serve two masters is very apt at last to have a "falling out" with both of them and to receive no compensation from either. There are those who attempt to serve themselves and God at the same time. But aside from

the fact that God accepts no service of that kind, there is not a single element of satisfaction in the effort thus to parcel out one's life. He who regularly works so hard or plays so vigorously during the week that on Sunday he is wholly exhausted and must fairly fight with himself to get to church and give the Lord his due, or he who needs so much money for his own requirements and luxuries that the giving of money for church and charitable purposes — when he finally feels it must be done — almost tears a hole in his purse, not to say his heart, will not find any joy in, or have any reward from, his service and sacrifice, for the very simple reason that he is not living the stewardship life. This may account for the fact that so many of our church-members seem to find little or no satisfaction in their serving and giving. They are constantly "halting between two opinions"; they are trying to face in two opposite directions at the same time. They have but themselves to blame

if they find no joy in their lives and finally are left without recompense. If stewardship included the service of self or left room for a divided life, then indeed it would be foolish to speak of stewardship rewards. For such a "stewardship" is barren of any recompense and leads to nothing. It is really a malady from which every Christian afflicted with it should seek prompt deliverance.

However, we have in mind only that stewardship which we have described in the previous chapters of this treatise and which alone is worthy of the name. Concerning this we do not hesitate to assert that no fact is so well established by divine revelation as well as in human experience as this, that faithful Christian stewardship is a profitable business and is most graciously, generously, and gloriously rewarded.

The Bible contains nearly two thousand promises, assurances, and other references to the general effect that God does not

leave the services of His faithful and loyal children unrewarded. At the head of them all may well be placed the familiar statement: "God loveth a cheerful giver." 2 Cor. 9, 7. It is a brief text, apparently without any deeper significance or application. But a little meditation will disclose the world of meaning which lies in this simple declaration. Can there be a higher privilege than to be loved by God? He who enjoys the love of God can truly live the satisfied life, "shall not want any good thing," and need fear no evil. This side of heaven itself there is no purer bliss than that of possessing the love of God. In this love is included His mercy, His good will, His never-changing, eternal faithfulness. And since this love is promised the cheerful giver, and a cheerful giver in this connection is only another term for a faithful steward, we assert that the love of God is the most precious of all stewardship rewards.

Out of the fountain of God's love issue

the many other blessings and compensations with which the divine Master enriches the lives of His faithful servants. We read: "Honor the Lord with thy substance and with the first-fruits of all thine increase. So shall thy barns be filled with plenty, and thy presses shall burst out with new wine." Prov. 3, 9. 10. "He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again." Prov. 19, 17. "Seek ye first the kingdom of God and His righteousness, and all these things shall be added unto you." Matt. 6, 33. "Give, and it shall be given unto you; good measure, pressed down, shaken together, and running over, shall they give into your bosom." Luke 6, 38. "There is no man that has left house, or parents, or brethren, or wife, or children for the kingdom of God's sake who shall not receive manifold more in this present time and in the world to come life everlasting." Luke 18, 29. 30. "He that soweth to the Spirit shall of the

Spirit reap life everlasting. And let us not be weary in well-doing, for in due season we shall reap if we faint not." Gal. 6, 8. 9. "Godliness is profitable unto all things, having promise of the life that now is and of that which is to come." 1 Tim. 4, 8.

If these and many other similar assurances are not true and reliable, then the Bible is a book of lies, and Christianity is a deception. If, however, they can be depended on and may be accepted just as they read, then Christian stewardship is by far the most profitable business on earth. And there is a veritable cloud of witnesses to prove that this is the case. Indeed, there is not a sincere Christian anywhere who will not readily agree that it pays to serve the Lord. "I have been young," says David, Ps. 37, 25, "and now am old, yet have I not seen the righteous forsaken or his seed begging bread." Our congregations everywhere will furnish thousands of living documents attesting

the truth of Paul's well-known maxim, which he cites as "the words of the Lord Jesus": "It is more blessed to give than to receive." Acts 20, 35. The only reason why the number of those who can join in this testimony is not larger is that there are not more good stewards. Too many of us hesitate to try out God, fully to rely on His promises: "Bring ye all the tithes into the storehouse," says God, "that there may be meat in My house, and *prove Me now herewith*, saith the Lord of hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts. And all nations shall call you blessed; for ye shall be a delightful land, saith the Lord of hosts." Mal. 3, 10—12. There are many poor people on earth. But no one has ever been

impoverished through services, gifts, or sacrifices in the employ of the Lord.

Moreover, there is the reward of the gratitude of those whom we have benefited by our stewardship. Who that has seen and heard expressions of appreciation from those whom he served will ever regret the service rendered? Even sacrifices become sources of satisfaction when those for whom they were brought reward their benefactors with evidences of sincere gratitude. We may be certain that one of heaven's eternal joys will be the presence of, and the contact with, those whom by our faithful stewardship we have helped along on the way to life and who will never tire of expressing to us their appreciation of what we did for them.

And there is, in addition, the inward satisfaction, the joy of doing, of watching things grow and prosper, of the consciousness that we are participating in something worth while, as we work and live for God and His kingdom. Seeing, hearing of, and

reading about, the results of our stewardship efforts, our labors, and our gifts in the missionary fields and charitable institutions of the Church and knowing that we have helped to bring such results about, afford an inner gratification which no other achievement can give. Even when blessings from on high do not always and at once reward our stewardship efforts, and when our generous acts of charity are rewarded with the ingratitude of our fellow-men, the inner gratification flowing from the consciousness of services faithfully rendered — though always mixed with gratitude to Him who alone works all good things within us — is a compensation of which no man can deprive us.

In this connection, and for purposes of contrast, it should be pointed out that self-service, miserliness, wasting, and other transgressions of stewardship obligations also have their reward. But it is a reward of sorrow, disappointments, tears, despair. He who does not serve God serves the

devil. And the devil, notwithstanding all appearances to the contrary, is an exacting taskmaster, a cruel tyrant. He takes all and gives nothing. It costs much more in time, strength, money, heart, soul, life, to be against God than it does to serve Him. And he who is forever fearful lest too much be asked of him by the Church will do well to keep in mind that no one has ever gained anything by withholding time, interest, strength, money, and other talents from the Lord's service. In fact, the more one tries to keep for himself, the less at last there will be to keep. God has many ways of taking away from us what we refuse to yield, and no man can say Him nay; nor does any one ever find satisfaction in giving up that of which he is being forcibly deprived by a just God. Paying taxes may be a burden; but paying a fine for dodging taxes is a disgrace. The prophet asks: "Why do ye spend money for that which is not bread and your labor for that which satisfieth not?" Is. 55, 2.

In dealing with his servant who had misapplied the talent entrusted to him, the lord in the parable said: "Take from him the pound and give it to him that hath ten pounds; for I say unto you, That unto every one which hath shall be given, and from him that hath not even that he hath shall be taken away from him." Luke 19, 24. 26. Read also Eccl. 5, 13—16; Luke 12, 18. 21; Hag. 1, 6; Jas. 5, 1—3.

Summing up this group of considerations, we declare without condition or reservation: *There is no richer source of satisfaction and true joy than the stewardship life.* Therefore, —

Take my life and let it be
Consecrated, Lord, to Thee.

Take my moments and my days,
Let them flow in ceaseless praise.

Take my hands and let them move
At the impulse of Thy love;
Take my feet and let them be
Swift and beautiful for Thee.

Take my voice and let me sing
Always, only, for my King;
Take my lips and let them be
Filled with messages from Thee.

Take my silver and my gold,
Not a mite would I withhold;
Take my intellect and use
Every power as Thou shalt choose.

Take my will and make it Thine,
It shall be no longer mine;
Take my heart, it is Thine own,
It shall be Thy royal throne.

Take my love, my Lord, I pour
At Thy feet my treasure-store;
Take myself, and I will be,
Ever, only, all for Thee.

In Conclusion.

There are two seas, both in the same country and within a short distance of each other, both fed by the same stream of water; but they are as different from each other as day and night.

The one is alive and fresh, its waters sweet and pure, a home of fishes, a bearer of commerce. Vegetation crowds its

shores, cattle slake their thirst in its cooling flood, the homes of fishermen dot its edges, and prosperous cities are found here and there along its sandy beaches. It gives as much as it receives and seems happy in the giving. Having taken up into itself the waters of a famous river rising in the mountains to the north, it generously sends them on again into the valley to the south toward the other sea.

This second body of water is a sorry caricature of the first. It lies in a sunken valley, dead and still. There is no fish-life in its salty waters, no commerce moves on its glassy bosom. No vegetation carpets its bleak shores, no human habitations dot its barren edges, no cities are within miles of it. It swallows up all the waters brought to it by the stream that feeds it, but not a drop does it give off or send on, and it remains what it has been for centuries — a lifeless, barren watery waste.

This is not fiction, the two seas really exist. The one is the Sea of Galilee, the

other the Dead Sea. The river is the Jordan.

How well all this illustrates the difference between him who takes, but does not give, and him who builds a life of service and stewardship out of what is given! With the same stream of divine bounteous blessings feeding both, the one becomes a source of joy and good things to his surroundings, while the other ends in being a curse even to himself, — all because the one is a good steward and the other is not.

I looked upon a sea, and, lo! 'twas dead
Although by Hermon's snows and Jordan fed.
How came a fate so dire? The tale's soon
told —

All that it got it kept and fast did hold.

All tributary streams found here their grave
Because that sea received, but never gave.

O sea that's death, teach me to know and feel
That selfish grasp and greed my doom will seal.

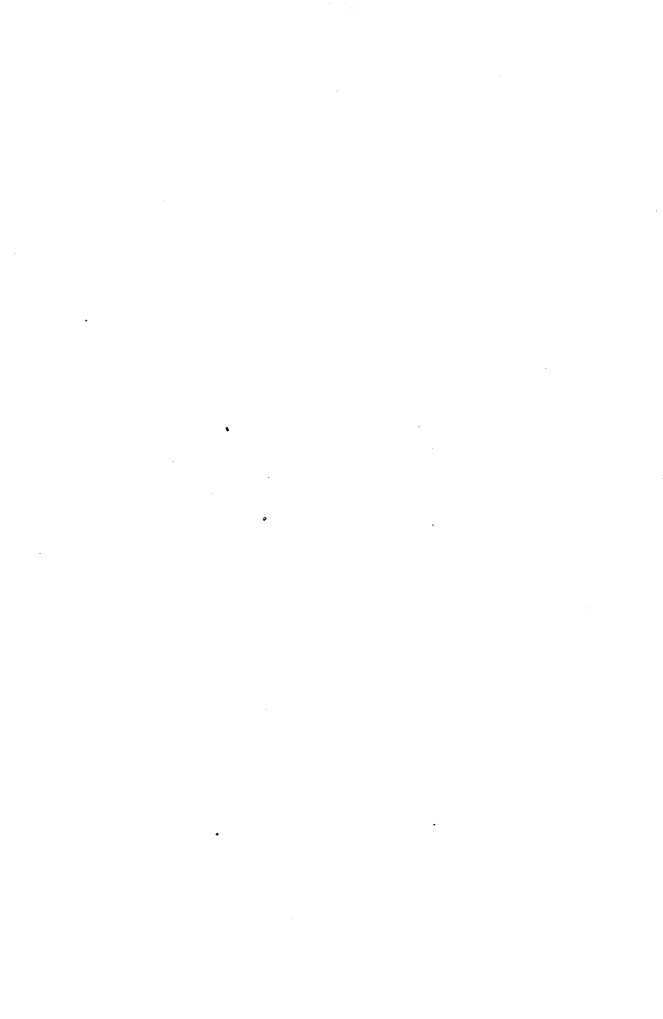
And help me, Lord, my best, myself, to give
That I may others bless and like Thee live.

With his wonderfully keen insight into the heart of all Christian teachings, Luther — who brought back to Christianity not only the eternal saving truth of the redemption through the cross of Christ, but also stirred up in the hearts of Christian people a new appreciation of, and consecration to, their duty as steward of God — gives the following stewardship application to the first two Articles of the Apostolic Creed: —

“I believe that God has made me
And all creatures;
That He has given me my body and soul,
Eyes, ears, and all my members,
My reason and all my senses,
And still preserves them;
Also clothing and shoes, meat and drink,
Wife and children, fields, cattle,
And all my goods;
That He richly and daily provides me with
all that I need
To support this body and life;
That He defends me against all danger
And guards and protects me from all evil;
And all this purely out of fatherly, divine
goodness and mercy,

Without any merit or worthiness in me;
For all which it is my duty to thank and
praise,
To serve and obey Him.
This is most certainly true.

"I believe that Jesus Christ,
True God, begotten of the Father from
eternity,
And also true man, born of the Virgin
Mary,
Is my Lord,
Who has redeemed me, a lost and con-
demned creature,
Purchased and won me from all sins,
From death, and from the power of the
devil;
Not with gold or silver,
But with His holy, precious blood
And with His innocent suffering and death;
That I may be His own
And live under Him in His kingdom
And serve Him
In everlasting righteousness, innocence, and
blessedness,
Even as He is risen from the dead,
Lives and reigns to all eternity.
This is most certainly true."



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